United Nations ST/IC/2015/10

Secretariat

18 May 2015

Information circular*

To: Members of the staff and participants of the after-service health insurance programme

From: The Controller

Subject: **Renewal of the United Nations Headquarters-administered health insurance programme, effective 1 July 2015**

Contents

	Page
General	3
Costing of United Nations insurance programmes	4
Annual campaign	5
Coordination of benefits	7
Fraud and abuse	7
Eligibility and enrolment rules and procedures	7
Staff member married to another staff member	9
Enrolment between annual campaigns	10
Staff on special leave without pay	11
Staff on special leave with half or full pay	12
Special provisions for the UN Worldwide Plan	12
Participant's address for insurance purposes	13
Effective commencement and termination date of health insurance coverage	13
Employment-related illness or injury	13
Movement between organizations, breaks in appointment and movement between payrolling offices	14
Medical assistance service during personal travel	14

* Expiration date of the present information circular: 30 June 2016.

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Cessation of coverage of the staff member and/or family members 14
Insurance enrolment resulting from loss of employment of a spouse 15
After-service health insurance 15
Conversion privilege 16
Alternative to the conversion privilege 16
Time limits for filing claims 17
Claim payments issued by cheque 17
Claims and benefit enquiries and disputes 17
Websites of the Health and Life Insurance Section and the insurance providers 17

Annexes

I. Premiums and contribution rates 19
II. United States-based medical benefits: plan comparison chart 21
III. Empire Blue Cross PPO 24
IV. Aetna Open Choice PPO/POS II 30
V. HIP Health Plan of New York 37
VI. Cigna US Dental PPO 41
VII. UnitedHealthcare Global Assistance and Risk 43
VIII. ActiveHealth wellness programme 49
IX. UN Worldwide Plan 52
X. Provider contact directory 56

General

1. The purpose of the present circular is to provide information regarding health insurance plans administered by United Nations Headquarters and to announce the 2015 administrative and plan changes, including premium and contribution rates changes.

2. Changes in the premium and contribution rates will take effect on 1 July 2015 for the following health insurance programmes:

(a) Aetna PPO/POS: increase of 1.00 per cent;

(b) Empire Blue Cross PPO: increase of 5.00 per cent;

(c) HIP Health Plan of New York: increase of 4.77 per cent;

(d) UN Worldwide Plan:[1] increase of 2.62 per cent.

There will be no premium increase for the Cigna US Dental PPO plan. Please refer to annex I for more details.

3. The following plan benefit changes will also be implemented with effect from 1 July 2015:

(a) Introduction of advanced reproductive technology, including in vitro fertilization, under the Aetna PPO/POS plan, with a $25,000 lifetime maximum for medical expenses and a $10,000 lifetime maximum for pharmacy expenses;

(b) Introduction of hearing aid benefit under the Empire Blue Cross PPO plan, with a limit of $750 per device per ear every three years;

(c) Removal of the $1,000 annual maximum cap on mental health benefits under the UN Worldwide Plan and inclusion of Major Medical Benefits Plan coverage for those benefits; however, a requirement for prior approval by Cigna's medical consultant as of the eleventh session is being introduced;

(d) Exemption from the annual deductible of $1,200 per person and $3,600 per family for care received in the United States under the UN Worldwide Plan for tele-psychiatry services rendered by United States-based providers;

(e) Inclusion of the European part of Turkey in rate group 1, with a daily maximum of $450 for bed and board.

4. The Health and Life Insurance Committee has approved a one-month premium holiday for participants of the Aetna PPO/POS II plan enrolled on 1 July 2015 and 1 July 2016.

5. Staff members and retirees currently enrolled in the UN Worldwide Plan who have covered family members residing in the United States or who intend to seek medical care in the United States on a regular basis are reminded that they should consider enrolling in a United States-based plan effective 1 July 2015, as the plan does not provide adequate coverage in the United States. Staff members and retirees who elect to remain in the plan will also be subject to all the limitations and restrictions implemented on 1 July 2013 for the plan regarding expenses incurred in

[1] Previously referred to as the Vanbreda plan. Following the change in the name of the third party administrator to Cigna International Health Benefits effective February 2015, the plan will now be referred to by its original name, UN Worldwide Plan.

the United States. Please refer to the section on special provisions for the UN Worldwide Plan in the present circular. It will not be possible for staff members or retirees and covered family members to be covered in different health insurance plans.

Costing of United Nations insurance programmes

6. All plans administered by United Nations Headquarters, other than HIP, are self-funded health benefit plans; they are not insured programmes. The cost of the programme is based primarily on the medical services provided to plan participants and directly reflects the level of utilization of the plan benefits by its participants. The yearly contributions paid by the participants and the portion of the premium paid by participating United Nations entities are used to cover claim costs plus a fixed administrative fee per primary subscriber (i.e. staff member or retiree), which represents less than 4 per cent of the total programme cost for the United States-based plans and about 7 per cent for the UN Worldwide Plan. Costs are borne by the plan participants and the Organization as follows:

(a) For United States-based plans, the United Nations and plan participants bear the costs collectively through a "two thirds to one third" cost-sharing arrangement approved by the General Assembly;

(b) For the UN Worldwide Plan, costs are borne by the United Nations and by plan participants collectively through a 50/50 cost-sharing arrangement approved by the General Assembly;

(c) Neither the portions of the monthly premium of plan participants nor those of the organizations are prorated. The full monthly premium amount will be collected regardless of the date on which coverage begins within a month.

7. Aetna, Empire Blue Cross and Cigna provide administrative services to the United Nations on the basis of "administrative services only" agreements entered into by the United Nations with those carriers. Those arrangements make it possible for the United Nations to use the carrier's eligibility and claim-processing expertise and benefit from the direct billing and discounted services that the carriers have negotiated with medical providers in their networks.

8. Except for HIP, the United Nations medical insurance and dental insurance programmes are "experience-rated". This means that each year's premiums are based on the cost of medical or dental treatment received by United Nations participants in the prior year, plus the expected effect of higher utilization and medical inflation, plus the appropriate allowance for administrative expenses for the new plan year. The underlying elements in the increasing cost of health insurance for participants are therefore:

(a) Continuing growth in utilization of services and medications;

(b) Continuing increases in prices for services and medications;

(c) Expenses that are incurred in high-cost health-care markets.

9. In a year following a period of heavy utilization, premium increases are likely to be relatively high. Conversely, if utilization in the prior year has been moderate, the premium increase in the subsequent year will also likely be moderate. The yearly premiums are calculated to meet medical expenses and administration costs

in the forthcoming 12-month contract period. Each year the expected overall costs of the programme are first expressed as premiums and then borne collectively by the participants and by the Organization in accordance with the cost-sharing ratios set by the General Assembly.

10. In order to contain premium increases, all participants of the United Nations health insurance plans are expected to be educated consumers. Expenses must be incurred for medically necessary services and treatments, and not for the convenience of the doctor or patient. Participants are expected to be mindful of the cost of the services and treatments being sought and to ensure that costs are given due consideration in making medical choices without necessarily sacrificing the quality and effectiveness of treatments. In the United States, it means that every effort should be made to select in-network providers, as out-of-network providers charge higher costs and expose the patient to financial risk, since the plans will cap reimbursements on the basis of a reasonable and customary rate and not the actual provider's charges.

11. The HIP plan is "community-rated". This means that HIP premiums are based on the average medical cost of all employers that purchase the same kind of coverage from HIP and not just that of United Nations participants. The New York State Insurance Department regulates the premium rates for community-rated programmes, such as HIP.

12. Each of the plans in the United Nations Headquarters health insurance programme provides protection against the high cost of health care, whether it involves preventive care, management of chronic conditions, serious illness or injury. Premiums collected are pooled together, from which the claims are paid. In order to ensure the viability and affordability of the plans, subscribers are expected to participate and contribute to the plan through the regular payment of premiums, regardless of their current health condition and need for coverage. Strict rules for enrolment in and termination from the plan have been put in place to prevent abuse and participation on an "as needed" basis only. Rebates based on a person's consumption are not permitted.

13. Cost containment is also available through wellness initiatives. Health improvements and cost reductions have started to become apparent as staff and retirees use the disease management and wellness features available to Aetna and Empire Blue Cross participants through the ActiveHealth programme implemented in December 2008. Plan participants are encouraged to make full use of the ActiveHealth programme, especially by accessing its website, so as to obtain maximum benefits from both a health/wellness perspective and a plan cost perspective.

Annual campaign

14. The annual campaign for 2015 is being held from 26 May to 30 June 2015 and is open to active staff members only. The staff members of the Health and Life Insurance Section are available to provide information and answer specific questions regarding the health plans being offered to staff. Staff may send their questions or completed forms to the e-mail address or fax number indicated below or consult the website of the Health and Life Insurance Section. In addition, the Insurance and Disbursement Service offers in-person client services at the location and hours indicated below:

Health and Life Insurance in-person client service

Room FF-300, 304 East 45th Street, New York, New York 10017

Client service hours:

1.00 p.m. to 4.00 p.m.	Monday, Tuesday, Thursday, Friday
9.30 a.m. to 4.00 p.m.	Wednesday
E-mail:	insurance-unhq@un.org
Website:	www.un.org/insurance
Tel.:	212 963 5804 (for general enquiries)
Fax:	917 367 1670

15. Staff members are reminded that the 2015 annual campaign is the only opportunity until the next annual campaign in May 2016 to: (a) enrol or terminate enrolment in the United Nations Headquarters-administered insurance programme; (b) change to a different plan; and/or (c) add or terminate coverage for eligible dependants from their plan, aside from the specific qualifying events, such as marriage, divorce, death, birth or adoption of a child and transfer within the United Nations system, for which special provisions for enrolment between campaigns are established. Please refer to paragraphs 35 and 36 of the present circular for information on the qualifying events for enrolment and termination outside the annual campaign period.

16. A staff member enrolled in the Cigna US Dental plan must continue such coverage for at least 12 months before elections for discontinuation of coverage during the annual campaign will be accepted.

17. Aetna, Empire Blue Cross and UN Worldwide Plan insurance coverage must also be maintained for at least 12 months before elections for discontinuation of coverage during the annual campaign will be accepted. Staff members on the UN Worldwide Plan who transfer to the Aetna or Empire Blue Cross plan as a result of covered family members residing in the United States must remain in the new plan for at least 12 months before elections to return to the UN Worldwide Plan will be accepted.

18. Individuals enrolled in the United Nations Headquarters-administered after-service health insurance are allowed to make a change between either United States-based plan once every two years only, in accordance with section 8.2 of administrative instruction ST/AI/2007/3 on after-service health insurance.

19. The effective date of insurance coverage for all campaign applications, whether for enrolment, change of plan or change of family coverage, is 1 July 2015.

20. Staff members who switch coverage between the Aetna and Empire Blue Cross plans and who have met the annual deductible or any portion thereof under either of those plans during the first six months of the year may be credited with such deductible payment(s) under the new plan for the second six months of the year, under certain conditions. The deductible credit will not occur automatically and can be implemented only if the staff member:

(a) Formally requests the deductible credit on the special form designed for that purpose;

(b) Attaches the original explanations of benefits attesting to the level of deductibles met for the calendar year by the staff member and/or each eligible covered dependant.

The deductible credit application form can be obtained from the Health and Life Insurance Section website, at www.un.org/insurance/forms. The completed form must be submitted to the Health and Life Insurance Section (not to Aetna or Empire Blue Cross), together with the relevant explanations of benefits, no later than 31 August 2015 in order to receive such deductible credit.

Coordination of benefits

21. The United Nations insurance programme does not reimburse the cost of services that have been or are expected to be reimbursed under another insurance, social security or similar arrangement. For those members covered by two or more plans, the United Nations insurance programme coordinates benefits to ensure that the member receives as much coverage as possible but not in excess of expenses incurred. Members covered under the United Nations insurance programme are expected to advise the insurance carriers when a claim can also be made against another insurer. Benefits are coordinated as follows:

(a) Aetna and Empire Blue Cross conduct coordination of benefits exercises as part of the administrative services they provide to the United Nations;

(b) Empire Blue Cross conducts its own exercises by mailing out annual questionnaires to members, and Aetna uses the services of the Rawlings Company to conduct its coordination of benefits exercises.

Plan participants are required to complete and return all questionnaires sent to them by insurance carriers.

Fraud and abuse

22. Fraud or abuse of the plan by any member (i.e. active staff member or retiree and their covered family members) will result in immediate recovery of monies and disciplinary measures in accordance with the Staff Rules and Regulations of the United Nations and other administrative directives. Such measures may include the forfeiture or suspension of participation in any health insurance plan of the Organization or suspension from receiving any subsidy from the Organization. Any fraud committed by subscribers and/or their eligible covered family members may also be referred to the relevant national authorities by the Organization.

23. Fraud or abuse of the plan by any provider will be handled according to the applicable procedures of the insurance carrier and may be referred to the local authorities. Members are strongly encouraged to review their explanation of benefits or claim statement carefully in order to ensure that only services received from their provider are billed, and to report any questionable charges to the insurance carriers so that those can be investigated.

Eligibility and enrolment rules and procedures

24. All staff members holding appointments of three months or longer may enrol themselves and eligible family members in the United Nations insurance programme. In addition, staff members holding temporary appointments with one or

more extensions that, when taken cumulatively, will amount to three months or more of continuous service can enrol themselves and eligible family members from the beginning of the contract that will meet the three-month minimum threshold.

25. Staff members holding temporary appointments of less than three months are eligible to enrol in the United Nations short-term medical insurance plan administered by Cigna on an individual basis only. Information regarding the insurance programme for temporary appointments of less than three months can be obtained from the Health and Life Insurance Section. Staff members enrolled in the short-term medical insurance plan will be required to transfer to one of the regular medical insurance plans upon extension of such temporary appointment beyond three months.

26. Staff members on a "when actually employed" appointment are not eligible to enrol in the health insurance programme.

27. Post-retirement appointees who are covered under the United Nations plans in accordance with the after-service health insurance provisions may continue such coverage, except when they are re-employed by the United Nations or any other member organization of the United Nations Joint Staff Pension Fund and their service period requires re-entry into the Pension Fund as a contributing participant. The post-retirement appointee who returns to service and re-enters the Pension Fund as a contributing participant must discontinue his or her after-service health insurance coverage and enrol in the health plan as an active staff member. At that time the staff member may retain his or her level of coverage or change the level of coverage if he or she so desires. After-service health insurance coverage will resume upon separation from service and reapplication within 31 days of such separation, but at the level of coverage that existed on the initial after-service health insurance application. Failure to reapply within 31 days of separation will result in a gap in health insurance coverage for the post-retirement appointee, and reinstatement will be made only when all outstanding after-service health insurance contributions are paid in full.

28. For enrolment purposes, applicants will be required to present proof of eligibility from their respective personnel or administrative officers attesting to their current contractual status. Eligible family members may also be enrolled at this time, provided that evidence of the status of such family members (in the form of an approved personnel action) is presented to the Health and Life Insurance Section. Interested staff members should carefully review the current status of their family's enrolment as to the continued eligibility of their children and/or the inclusion of those newly eligible or not presently covered.

29. "Eligible family members" referenced in the present circular do not include family members of temporary staff members with appointments of less than three months, or family members of occasional workers. The term "eligible family members" refers to a recognized spouse and one or more dependent children. The United Nations health insurance programme recognizes only one eligible spouse for coverage. A dependent child is one who meets the definition under staff rule 3.6 (a) (iii) and is reflected as a household member in the Integrated Management Information System (IMIS) or in the Umoja system of the United Nations, the Atlas system of the United Nations Development Programme (UNDP) or the SAP system of the United Nations Children's Fund (UNICEF) in order to be eligible. A child is eligible to be covered under the programme until the end of the

calendar year in which he or she attains the age of 25 years, provided that he or she is not married or employed full-time. Disabled children may be eligible for continued coverage beyond the age of 25 provided they are certified disabled by the Medical Services Division, if the parent is an active staff member, or by the United Nations Joint Staff Pension Fund, if the parent is a retiree.

30. Staff members, particularly those who have no coverage under a United Nations plan or are covered through another family member, are strongly urged to obtain medical insurance coverage for themselves and their eligible family members during the annual campaign or after a qualifying event, especially since the high cost of medical care could result in financial hardship for individuals who fall ill and/or are injured and have no such coverage. Injury or illness is not a qualifying event for enrolment in the United Nations health insurance programme. Staff members who are not covered under a United Nations health insurance plan will be required to confirm having sufficient outside coverage using a form available from www.un.org/insurance/forms.

Staff member married to another staff member

31. In the case of a staff member married to another staff member, both staff members may elect to maintain their own individual insurance coverage at the "staff member only" coverage level. In the case of coverage at the two-person, i.e. "staff member plus spouse", or family level, where both staff members are to be covered, such coverage must be carried by the higher-salaried staff member. In cases where married staff members are assigned to different duty stations, have dependent child(ren), and wish to maintain separate health insurance coverage, the staff member in receipt of the dependency allowance must carry the insurance for the dependent child(ren).

32. The determination of the higher-salaried staff member is based on the "medical net" salary of both staff members. "Medical net" salary is calculated as gross salary, less staff assessment, plus post adjustment, language allowance and non-resident allowance, as applicable. In the case where both staff members in the same duty station belong to the same category and grade, the higher-salaried staff member will be the one who is at least four steps higher than the other; otherwise, either one may carry the two-person or family coverage.

33. The only exception to the policy above is in the case of a staff member on a temporary appointment of less than 364 days married to another staff member on a fixed-term, continuing or permanent appointment and belonging to the same category. In that case, the insurance coverage at the two-person or family level must be carried by the staff member whose appointment is not temporary.

34. It should also be noted that, if one spouse retires from service with the Organization before the other spouse, the spouse who remains in active service must become the subscriber even if the retired spouse had been the subscriber up to the date of retirement and is eligible for after-service health insurance benefits following separation from service. The retiring staff member must nevertheless submit an application for after-service health insurance to the Health and Life Insurance Section in order to preserve his or her right to exercise the benefit in future.

Enrolment between annual campaigns

35. Between annual campaigns, staff members and their eligible family members may be allowed to enrol in the Headquarters-administered medical and dental insurance plans only if at least one of the following qualifying events occurs and application for enrolment is made within 31 days of such occurrence:

(a) In respect of medical insurance coverage, upon receipt of an initial fixed-term or temporary appointment of at least three months' duration at Headquarters and, in the case of temporary appointees, upon achieving a threshold duration of continuous active employment at a minimum of half-time for at least three months;[2]

(b) In respect of dental insurance coverage, upon receipt of an initial fixed-term or temporary appointment of at least three months' duration at Headquarters;[2]

(c) Upon transfer or assignment of the staff member to a new duty station, even if of a temporary nature;[2] however, if the staff member is already enrolled in a United Nations insurance programme and wants to change plans because of the transfer, he or she may do so without changing the eligible family member(s) already covered under his or her existing plan;

(d) Upon return from special leave without pay, but only under the health insurance plan and coverage type in which the staff member was insured prior to taking leave (i.e. no opportunity to enrol eligible family members if they were not covered prior to taking leave, with the exception of the events referred to in subparagraphs (f) and (g) below that occur during the period of special leave);

(e) Upon reinstatement of appointment in accordance with staff rule 4.18;

(f) Upon marriage, in the case of spouses, provided the staff member is currently enrolled;

(g) Upon birth or legal adoption, in the case of children, provided the staff member is currently enrolled;

(h) Upon presentation of proof of loss of coverage under a spouse's health insurance plan, in accordance with paragraph 57 below;

(i) Upon the provision of evidence that the staff member was on mission or on annual or sick leave for the entire duration of the annual campaign and submission of a completed application within 31 days of his or her return to the duty station.

36. Staff members and their eligible dependants may terminate their coverage under the medical and dental plans between annual campaigns only if one of the following qualifying events occurs and application for termination is made within 31 days of such occurrence:

(a) Upon divorce, in the case of a spouse;

(b) Upon the death of a covered dependant;

(c) Upon marriage or full-time employment of a covered child;

[2] If coverage for eligible family members is desired, such enrolment must be done at the same time as the staff member's application even if the dependants have not arrived at the duty station.

(d) Upon employment of a spouse with the United Nations Secretariat or a United Nations system organization on a non-temporary appointment at a higher grade and level and eligibility for medical insurance coverage.

37. In all the cases cited in the paragraphs above, the completed application for enrolment, re-enrolment or termination must be received by the Insurance and Disbursement Service within 31 days of the occurrence of the event giving rise to the entitlement to enrol. Applications and enquiries with regard to changes relating to such events occurring between campaigns should be directed to the Health and Life Insurance Section as follows:

Health and Life Insurance Section

Office of Programme Planning, Budget and Accounts

Department of Management

United Nations

E-mail: insurance-unhq@un.org

Applications between enrolment campaigns based on any other circumstances not listed in paragraphs 35 and 36 above or not received within 31 days of the event giving rise to eligibility will not be receivable by the Health and Life Insurance Section and will be returned. Staff members who, for any reason, are uncertain as to the continuity of any outside coverage are urged to consider enrolling in a United Nations scheme during the present campaign.

Staff on special leave without pay

38. Staff members granted special leave without pay are reminded that they may retain coverage for medical and dental insurance during such periods or may elect to discontinue such coverage for the period of the special leave, under the following conditions:

(a) **Insurance coverage maintained during special leave without pay**. If the staff member decides to retain coverage during the period of special leave without pay, the Health and Life Insurance Section must be informed directly by the staff member in writing of his or her intention at least 31 days in advance of the commencement of the special leave. At that time, the Health and Life Insurance Section will require evidence of approval of the special leave, together with payment covering the full amount of the cost of the coverage(s) retained (i.e. both the staff member's contribution and the Organization's share, since no subsidy is payable during such leave). If the leave period exceeds six months, premiums may be paid in instalments every six months. Failure to pay the required premiums in advance shall result in termination of coverage without further notice to the staff member concerned. Staff members may be allowed to transfer to a health insurance plan that is more appropriate to where he or she will reside during the period of special leave. However, staff members enrolled in the UN Worldwide Plan before going on special leave and planning to reside in the United States during the period of special leave must enrol in Aetna or Empire Blue Cross and Cigna Dental;

(b) **Insurance dropped while on special leave without pay**. Should a staff member decide not to retain insurance coverage(s) while on special leave without

pay, the staff member must notify the Health and Life Insurance Section upon commencement of the special leave;

(c) **Re-enrolment upon return to duty following special leave without pay**. Regardless of whether a staff member has decided to retain or drop insurance coverage(s) during a period of special leave without pay, it is essential that he or she re-enrol in the plan(s) with the Health and Life Insurance Section upon return to duty, in person (if at Headquarters) or by e-mail with a completed and signed application form. This must be done within 31 days of return to duty. Failure to do so will result in the staff member being unable to resume participation in the insurance plan(s) until the next enrolment campaign in June. Staff members will be allowed to re-enrol only under the health insurance plan and coverage type in which he or she was insured prior to taking leave, in accordance with paragraph 35 (d) above.

Staff on special leave with half or full pay

39. Staff members on special leave with full or half pay shall continue to be covered in their health insurance plan in effect prior to the leave period. However, staff on special leave with half pay for more than 31 days that involves a full calendar month shall be subsidized by the Organization at half the regular amount, and the staff member will be responsible for the other half in addition to his or her regular insurance contribution.

Special provisions for the UN Worldwide Plan

40. The UN Worldwide Plan covers current and former staff members who reside in all parts of the world, except the United States. Current and former staff members and their dependants who reside in the United States are not eligible for coverage under the UN Worldwide Plan, as it does not provide adequate coverage in view of the cost of health care in the United States.

41. The sole exception to this exclusion arises in the case of a dependent child who attends school or university in the United States and is required by the educational institution to enrol in its health insurance plan. In this case, the student's health insurance plan at the school or university will be primary and the UN Worldwide Plan will be secondary. It should be noted that the United States dental plan is separate from the medical plans. If dental coverage is desired, the dental portion of the group medical and dental insurance application form should be properly filled out.

42. Staff members covered under the UN Worldwide Plan should not seek medical care in the United States because the plan does not offer adequate medical protection owing to the annual reimbursement limit of $250,000 and the high cost of medical care in the United States, which is not reflected in the plan's premiums. Participants who seek medical care in the United States on a regular basis are encouraged to transfer to a United States-based plan during the annual campaign.

43. Medical treatment obtained in the United States is subject to all restrictions and limitations of the UN Worldwide Plan, and staff members will be responsible for the payment of all amounts that exceed benefit limits and annual maxima. Each plan member will be responsible for the first $1,200 per person or $3,600 per family every year before the plan begins to pay for medical services received in the United States.

Furthermore, expenses incurred in the United States will not be subject to the Major Medical Benefits Plan. Prior notification is mandatory and will allow the third party administrator of the UN Worldwide Plan to propose alternatives and negotiate significant discounts. Participants who fail to receive prior approval from Cigna for care in the United States will be subject to the deductibles and Major Medical Benefits Plan restrictions stated above. Please note that staff members and their eligible family members cannot be covered under separate health insurance plans.

44. The claim costs in the UN Worldwide Plan are incurred in all parts of the world. Consequently, they reflect varying price levels. Three different premium rate groups have been established to enable the determination of premiums that are broadly commensurate with the expected overall level of claims for the locations included within each rate group. The applicable rate group is based on the staff member's duty station regardless of whether the covered family members are residing in the same duty station or if care is sought primarily outside the duty station.

Participant's address for insurance purposes

45. It is the responsibility of each staff member to ensure that his or her correct, complete and up-to-date mailing address is stored in the system of record of his or her organization (i.e. IMIS for the United Nations, Atlas for UNDP and SAP for UNICEF). As addresses are a part of a staff member's personnel profile, staff members should contact their personnel or executive offices in order to provide or update their address. Please be aware that the insurance carriers recognize only the addresses that are electronically transmitted to them by the United Nations from the above-mentioned systems. For those residing in the United States, it is also essential that the address bear the proper United States postal abbreviation for states (e.g. New York and New Jersey must be designated as NY and NJ, respectively) and zip codes. Incomplete address information will result in the insurance carriers rejecting the data transmission, as well as in misdirected mail and failure to receive important correspondence, identification cards or even benefit cheques.

Effective commencement and termination date of health insurance coverage

46. Provided that the application is received by the Health and Life Insurance Section within the prescribed 31-day time frame, coverage for a staff member newly enrolled in a health insurance plan commences on the first day of a qualifying contract or the first day of the following month. When a contract terminates before the last day of a month, coverage will remain in place until the last day of that month. As mentioned previously, premiums are not prorated.

47. Any expenditure, including those related to ongoing treatment, incurred after the expiry of coverage will not be covered by the United Nations health insurance programme.

Employment-related illness or injury

48. In the event of illness or injuries which may be attributable to the performance of official duties, the resulting medical and related expenses are payable under appendix D to the Staff Rules (rules governing compensation in the event of death, injury or illness attributable to the performance of official duties on behalf of the United Nations). In such cases, medical expenses can be paid initially under the

health insurance plan of the affected staff, subject to the subsequent offset by the United Nations of any amount payable under the provisions of appendix D.

Movement between organizations, breaks in appointment and movement between payrolling offices

49. It is important to note that coverage is terminated automatically but not restored automatically for staff members who:

(a) Are separated from service;

(b) Transfer between organizations (e.g. United Nations, UNDP and UNICEF);

(c) Are reappointed, regardless of whether there was a break in employment, or following a change in employment contract/appointment;

(d) Transfer to a different payrolling office (i.e. New York, Geneva, Vienna, Nairobi, the regional commissions, the international tribunals).

50. Most individuals whose contracts end do, in fact, leave the United Nations common system. However, many insured staff members are reappointed or transferred between the United Nations, UNDP and UNICEF, for example, or between different United Nations payrolling offices. Those staff members must reapply for health insurance coverage within 31 days of the effective date of the reappointment or transfer. Strict attention to this requirement is necessary to ensure continuity of health insurance coverage because, as noted, separation from an organization and transfers between payrolling offices result in the automatic termination of insurance coverage at the end of the month. Staff members who transfer between organizations should also ensure that the receiving organization establishes their household members and mailing address in its database so that coverage can be reinstated under the receiving organization.

Medical assistance service during personal travel

51. United Nations health insurance plans provide coverage to staff members while they are outside their duty station, including while on personal travel. For United States-based participants enrolled under Aetna and Empire Blue Cross plans, UnitedHealthcare Global Assistance and Risk provides emergency medical assistance when they are 100 miles or more away from home.

52. Staff members and retirees are reminded that, when they are undertaking personal travel, repatriation and evacuation costs are not covered under any of the United Nations health insurance plans or by UnitedHealthcare Global Assistance and Risk. Travellers should consider purchasing travel insurance that provides such benefits at their own cost.

53. For participants requiring a certificate of insurance coverage, such as that required for applications for visas to certain countries, a request for such a certificate may be sent to ids@un.org.

Cessation of coverage of the staff member and/or family members

54. Staff members are required to immediately notify the Health and Life Insurance Section of changes in the staff member's family that result in a family

member ceasing to be eligible, for example a spouse upon divorce or a child marrying or taking up full-time employment. Other than with respect to children reaching the age of 25, the responsibility for initiating the resulting change in coverage (e.g. from "staff member and spouse" to "staff member only" or from "family" to "staff member and spouse") rests with the staff member.

55. Staff members wishing to discontinue their coverage, or that of an eligible family member, must communicate the instruction to the Health and Life Insurance Section in writing within 31 days of the qualifying event, even prior to the approval of the related personnel action. It is in the interest of staff members to notify the Health and Life Insurance Section promptly whenever changes in coverage occur in order to benefit from any reduction in premium contribution that may result. Irrespective of when written notification is given, termination of coverage will be implemented on the first of the month after a family member ceases to be eligible for participation in the health insurance programme. No retroactive refund of contribution can be made as a result of the staff member's failure to provide timely notification of any change to the Health and Life Insurance Section.

56. In the case of disabled children over the age of 25, eligibility for health insurance coverage shall cease as a result of emancipation, marriage, full-time employment, lapse of disability certification by the Medical Services Division or cessation of a pension or compensation benefit, whichever comes first.

Insurance enrolment resulting from loss of employment of a spouse

57. Loss of coverage under a spouse's health insurance plan owing to the spouse's loss of employment beyond his or her control (i.e. layoffs, mandatory retirement, downsizing as a result of full or partial cessation of operations or relocation of offices, but not resignation or voluntary change to part-time employment) is considered a qualifying event for the purpose of enrolment in a United Nations Headquarters programme, provided that the staff member is otherwise eligible to participate in the programme. Application for enrolment in a United Nations plan under these circumstances must be made within 31 days of the qualifying event and must be accompanied by an official letter from the spouse's employer certifying the reason for termination of employment and the effective and end dates and type of insurance coverage.

After-service health insurance

58. Staff members are reminded that, among the eligibility requirements for after-service health insurance coverage, the applicant must be enrolled in a United Nations scheme at the time of separation from service. Enrolment in the after-service health insurance programme is not automatic. Application for enrolment must be made within 31 days prior to, or immediately following, the date of separation. Full details on the eligibility requirements and administrative procedures relating to after-service health insurance coverage are set out in administrative instruction ST/AI/2007/3 on after-service health insurance.

59. In the case of the death of a staff member, information on continuation of coverage for a surviving spouse and/or dependent children can be found in administrative instruction ST/AI/2007/3.

60. Starting on 1 January 2011, United Nations Headquarters required all former staff members and dependants (including surviving spouses and eligible dependent children) who are enrolled as participants in the after-service health insurance and who qualify for participation in Medicare Part B to enrol in the United States Medicare Part B programme. Those retirees who are eligible to enrol in Medicare Part B but choose not to enrol will have their claims adjudicated as if they were enrolled. For United States-based retirees, full details on the requirements of the Medicare Part B programme are set out in information circular ST/IC/2011/3.

Conversion privilege

61. A "conversion privilege" may be provided by the United Nations as part of its group health insurance programme. This privilege allows staff members (subscribers) who cease employment with the United Nations and do not qualify for after-service health insurance benefits, or formerly covered spouses or children, to arrange for medical coverage under an individual contract by contacting the insurance companies directly to purchase private insurance. This provision applies to the Aetna, Empire Blue Cross, HIP and UN Worldwide plans. The Cigna dental plan does not have a conversion option.

62. The conversion privilege means that the insurer cannot refuse to insure an applicant and that no certification of medical eligibility is required provided he or she was covered by the health insurance plan administered by United Nations Headquarters up to the date on which coverage was terminated. However, the conversion privilege does not mean that the same insurance premium rates or schedule of benefits in effect for the United Nations group plans will be offered in respect of individual insurance contracts. It does not guarantee continued coverage from the date on which coverage was terminated and is subject to the rules and policies set by the insurer. The United Nations does not handle or administer any of the private plans of the insurance carriers. Moreover, the conversion privilege for participants enrolled in a United States-based insurance plan may be exercised only by separating staff who continue to reside in the United States, specifically in states where the insurance carriers sell individual policies, as the insurers cannot write individual policies for persons residing in certain states or abroad.

63. Staff members may apply for a policy of individual coverage under the conversion privilege for themselves only or for themselves and their covered eligible dependants. Eligible dependants who are members of the United Nations insurance programme may also apply on their own for a policy under the conversion privilege. Staff members must contact the applicable insurance carrier as soon as coverage is terminated (normally within 31 days of such termination). Each carrier has its own procedures for exercising the conversion privilege. Details on purchasing individual policies under Aetna, Empire Blue Cross, HIP and UN Worldwide plans should be obtained directly from the third party administrators.

Alternative to the conversion privilege

64. As an alternative to the conversion benefit, plan participants residing in the United States may consider purchasing health insurance policies from health insurance exchanges operated by their state or by the United States federal Government if their state of residence does not operate one). Under the Affordable Care Act of 2010, the policies offered under the exchanges may not exclude people

with pre-existing conditions or require a certificate of medical eligibility, similar to the conversion privilege. The exchanges provide a wider variety of policy options from which individuals may choose.

Time limits for filing claims

65. Subscribers should note that claims for reimbursement of medical services under the Aetna, Empire Blue Cross and UN Worldwide plans must be received by the administrators of the plans no later than two years from the date on which the medical expense was incurred. Claims for reimbursement of dental services under the Cigna dental plan must be received no later than one year from the date on which the dental expense was incurred. Claims received by the third party administrators after the above-mentioned grace periods will not be eligible for reimbursement.

Claim payments issued by cheque

66. Subscribers who receive reimbursements by cheque are responsible for the timely cashing of those cheques. Neither the insurance carriers nor the Health and Life Insurance Section will reprocess uncashed cheques over two years old.

Claims and benefit enquiries and disputes

67. Claims questions must be addressed directly to the insurance company concerned. In the case of disputed claims, the staff member must exhaust the appeal process with the insurance company before requesting assistance from the Health and Life Insurance Section. The process is indicated in the explanation of benefits or denial letter mailed to the member by the insurance company and the applicable member plan description documents. The addresses and relevant telephone numbers of the insurance companies are listed in annex X to the present circular. Appeals related to costs in excess of reasonable and customary charges or maximum allowable amounts in accordance with the relevant insurance plan or use of an out-of-network provider in the case of United States-based plans shall not be considered by the Health and Life Insurance Section.

68. Staff members are reminded that information about the plans can be found in the plan outlines in the annexes to the present information circular and the member plan descriptions located on the website of the Health and Life Insurance Section (www.un.org/insurance). Staff members are responsible for familiarizing themselves with the provisions of the plans in which they elect to enrol. For more detailed descriptions of the benefits under the various plans in the United Nations health insurance programme, including most exclusions and limitations, staff members should consult the member plan descriptions available on the Health and Life Insurance Section website. In the event of a claim dispute, the resolution of such a dispute will be guided by the terms and conditions of the policy or contract in question. The final decision rests with the insurance company (in the case of HIP) or the plan administrator (in the case of Aetna, Empire Blue Cross, Cigna US Dental and the UN Worldwide Plan) and not with the United Nations.

Websites of the Health and Life Insurance Section and the insurance providers

69. The website of the Health and Life Insurance Section can be accessed at www.un.org/insurance. On the website, information can be found about the United

Nations programmes, as well as the relevant forms and, through weblinks, lists of health-care service providers that participate in the various programmes. Detailed descriptions of the Aetna, Empire Blue Cross, Cigna US Dental, UN Worldwide and ActiveHealth programmes are also posted on the website.

70. Each of the insurance companies in the United Nations health insurance programme has its own website providing a wide range of information about the plan, such as:

(a) Health-care providers;

(b) Physicians;

(c) Participating hospitals;

(d) Pharmacies;

(e) Vendors of prosthetics, orthotics, durable medical equipment and medical supplies;

(f) Dentists;

(g) Health education;

(h) Covered services;

(i) Replacement insurance cards;

(j) Explanations of benefits or claims processed.

Please refer to the provider contact directory contained in annex X, which provides the Internet address of each carrier, as well as related instructions.

Annex I

Premiums and contribution rates

Headquarters-administered medical and dental insurance schedule of monthly premiums[a] and contribution rates[b]

(Effective 1 July 2015)

(Premium rates in United States dollars)

	Aetna Open Choice PPO POS II		*Empire Blue Cross PPO*		*HIP*[c]		*Cigna US Dental PPO with Aetna, Empire Blue Cross or HIP*		*Cigna US Dental PPO alone*
Type of coverage	*2014 rates*	*2015 rates*	*2014 rates*	*2015 rates*	*2014 rates*	*2015 rates*	*2014 rates*	*2015 rates*	*2015 rates*
Staff member only									
Premium rate	945.54	955.00	701.13	736.18	775.57	812.58	63.40	63.40	63.40
Contribution rate (percentage)	5.00	5.05	3.64	3.84	4.78	5.01	0.32	0.32	0.45
Staff member and one child									
Premium rate	1 887.02	1 905.90	1 398.86	1 468.79	1 416.17	1 483.77	126.80	126.80	126.80
Contribution rate (percentage)	8.73	8.83	6.45	6.80	7.31	7.66	0.56	0.56	0.79
Staff member and spouse									
Premium rate	1 887.02	1 905.90	1 398.86	1 468.79	1 416.17	1 483.77	126.80	126.80	126.80
Contribution rate (percentage)	8.73	8.83	6.45	6.80	7.31	7.66	0.56	0.56	0.79
Staff member and two or more eligible family members									
Premium rate	2 361.38	2 385.00	2 030.97	2 132.51	2 254.58	2 362.16	204.74	204.74	204.74
Contribution rate (percentage)	9.75	9.86	8.22	8.67	10.26	10.75	0.86	0.86	1.35

[a] The cost of the medical/dental insurance plans at Headquarters is shared between the participants and the Organization.

[b] Staff members may determine their exact contribution by multiplying their "medical net" salary by the applicable contribution rate above. "Medical net" salary for insurance contribution purposes is calculated as gross salary, less staff assessment, plus language allowance, non-resident's allowance and post adjustment. Actual contributions are capped at 85 per cent of the corresponding premium.

[c] As from 1 July 2013, the HIP Health Plan of New York is closed to new subscribers (i.e. staff members or retirees). Subscribers who are currently covered may remain in the plan, and any changes related to eligible household members will be accepted. However, a current subscriber who transfers to another United States plan during the 2015 annual campaign will not be allowed to return to the HIP plan in future annual campaigns.

UN Worldwide health insurance schedule of monthly premiums[a] and contribution rates[b] (effective 1 July 2015)

	Monthly premium (United States dollars)		*Contribution rate (percentage)*	
	Effective		*Effective*	
Type of coverage	*July 2014*	*July 2015*	*July 2014*	*July 2015*
Rate group 1[c]				
Staff member only	154	158	1.51	1.51
Staff member and one family member	328	337	2.33	2.33
Staff member and two or more eligible family members	541	555	3.67	3.67
Rate group 2[d]				
Staff member only	265	272	2.31	2.31
Staff member and one family member	557	572	3.73	3.73
Staff member and two or more eligible family members	920	944	5.86	5.86
Rate group 3[e]				
Staff member only	254	261	2.41	2.41
Staff member and one family member	535	549	3.88	3.88
Staff member and two or more eligible family members	882	905	6.11	6.11

[a] The cost of the health insurance plan is shared between the participants and the Organization.

[b] Staff members may determine their exact contribution by multiplying their "medical net" salary by the applicable contribution rate above. "Medical net" salary is calculated as gross salary, less staff assessment, plus language allowance, non-resident's allowance, post adjustment or the variable element of monthly subsistence allowance, as applicable. The applicable rate group is based on the staff member's duty station. Actual contributions are capped at 85 per cent of the corresponding premium.

[c] Rate group 1 includes all locations outside the United States of America other than those listed under rate groups 2 and 3.

[d] Rate group 2 includes Chile and Mexico.

[e] Rate group 3 includes Andorra, Austria, Belgium, Cyprus, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Malta, the Netherlands, Norway, Portugal, Spain, Sweden, Switzerland and the United Kingdom of Great Britain and Northern Ireland.

Annex II

United States-based medical benefits: plan comparison chart[a]

	In-network			*Out-of-network*	
Benefits	*HIP Health Plan of New York (in-network only)*	*Aetna*	*Empire Blue Cross*	*Aetna*	*Empire Blue Cross*
Annual deductible	$0.00	$0.00	$0.00	Individual: $250 Family: $750	Individual: $250 Family: $750
Insurance coverage	100 per cent	100 per cent	100 per cent	80 per cent after deductible	80 per cent after deductible
Annual out-of-pocket maximum	Not applicable	Not applicable	Not applicable	Individual: $1,250 Family: $3,750 (with deductible)	Individual: $1,250 Family: $3,750 (with deductible)
Lifetime maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Claim submission	Provider files	Provider files	Provider files	You file	You file
Hospital benefits					
Inpatient Pre-registration required	100 per cent	100 per cent	100 per cent	100 per cent	United States: 80 per cent after deductible International: 100 per cent
Outpatient	100 per cent	100 per cent	100 per cent	100 per cent	United States: 80 per cent after deductible International: 100 per cent
Emergency room (initial visit)	100 per cent accidental injury; sudden and serious medical condition	100 per cent after $50 co-pay (waived if admitted within 24 hours)	100 per cent after $75 co-pay (waived if admitted within 24 hours)	100 per cent after $50 co-pay (waived if admitted within 24 hours)	100 per cent after $75 co-pay (waived if admitted within 24 hours)
Emergency room visit (for non-emergency care)	100 per cent Urgent care covered in the United States	80 per cent	Not covered	80 per cent after deductible	Not covered

Benefits	*In-network*			*Out-of-network*	
	HIP Health Plan of New York (in-network only)	*Aetna*	*Empire Blue Cross*	*Aetna*	*Empire Blue Cross*
Medical benefits					
Office/home visits	100 per cent	100 per cent after $15/$20 primary care physician/ specialist co-pay	100 per cent after $15/$20 primary care physician/ specialist co-pay	80 per cent after deductible	80 per cent after deductible
Routine physical	100 per cent once every 12 months	100 per cent after $15 co-pay once every 12 months	100 per cent after $15 co-pay once every 12 months	80 per cent after deductible once every 12 months	80 per cent after deductible once every 12 months
Surgery	100 per cent	100 per cent	100 per cent	80 per cent after deductible	80 per cent after deductible
Prescription drugs					
Pharmacy	$5.00 for generic/brand per 30-day supply	20 per cent co-pay up to $20 per 30-day supply	20 per cent co-pay up to $20 per 30-day supply for generic 25 per cent co-pay up to $30 per 30-day supply for brand name	United States: 60 per cent after deductible International: 80 per cent after deductible	United States: 60 per cent after deductible International: 80 per cent after deductible
Mail order	$2.50 for generic/brand per 30-day supply	100 per cent after $15 co-pay per 90-day supply	100 per cent after $15 co-pay per 90-day supply	Not applicable	Not applicable
Behavioural health-care benefits (must be pre-certified; benefit maximum for in-network and out-of-network combined)					
Inpatient mental health care	100 per cent	100 per cent	100 per cent	100 per cent after deductible	80 per cent after deductible
Outpatient mental health care	100 per cent	100 per cent	100 per cent	80 per cent after deductible	80 per cent after deductible
Inpatient alcohol and substance abuse care	100 per cent	100 per cent	100 per cent	100 per cent after deductible	80 per cent after deductible
Outpatient alcohol and substance abuse care	100 per cent	100 per cent	100 per cent	80 per cent after deductible	80 per cent after deductible

Benefits	*In-network*			*Out-of-network*	
	HIP Health Plan of New York (in-network only)	*Aetna*	*Empire Blue Cross*	*Aetna*	*Empire Blue Cross*
Vision care					
Eye exam	100 per cent 1 exam every 12 months	100 per cent after $20 co-pay 1 exam every 12 months	100 per cent after $15 co-pay 1 exam every 12 months	80 per cent 1 exam every 12 months	$40 allowance 1 exam every 12 months
Frames and optical lenses	$45 every 24 months for frames and lenses from select group	$100 allowance, then savings of up to 35 per cent at participating centres	$130 allowance, then 20 per cent discount on remaining balance for frames, $10 co-pay for lenses	80 per cent up to $100 per year	$45 for frames $25/pair single vision $40/pair bifocal lenses $55/pair trifocal lenses (amounts listed are allowances provided by insurance)
Other benefits					
Physical and other inpatient therapy	100 per cent 90 visits	100 per cent	100 per cent 60 visits	80 per cent	80 per cent after deductible 60 visits
Physical and other outpatient therapy	100 per cent 90 visits	100 per cent	100 per cent after $20 co-pay 60 visits	80 per cent after deductible	80 per cent after deductible 60 visits
Durable medical equipment	100 per cent	100 per cent	100 per cent	80 per cent	Not covered

[a] A more detailed summary of benefits for each plan is contained in the succeeding annexes and applicable summary plan descriptions available from www.un.org/insurance/circulars.

Annex III

Empire Blue Cross PPO

Plan outline

The Empire Blue Cross PPO plan provides worldwide coverage for hospitalization and surgical, medical, vision and prescription drug expenses. Under this plan, medically necessary treatment for a covered illness or injury may be obtained at a hospital or from a physician of one's own choosing, whether an in network or out-of-network provider.

The present annex provides a high-level summary chart of the plan. For detailed information, staff members must review the Empire Blue Cross PPO plan description document available at the Health and Life Insurance Section website (www.un.org/insurance).

In addition, members of the Empire Blue Cross plan have access to UnitedHealthcare Global Assistance and Risk and ActiveHealth as part of participation in this plan.

Coverage when travelling or living outside the United States is handled by BlueCard Worldwide. Details can be found in the Empire Blue Cross PPO plan description document.

Empire Blue Cross PPO summary of benefits

Benefits	*In-network*[a]	*Out-of-network*
Annual deductible		
Individual	$0	$250
Family	$0	$750
Insurance coverage (percentage at which the plan pays benefits)	100 per cent	80 per cent
Annual out-of-pocket maximum		
Individual	$0	$1,250
Family	$0	$3,750 (includes annual deductible; network and prescription drug co-pays do not count towards the out-of-pocket limit)
Lifetime maximum	Unlimited	
Dependent children	Covered to end of calendar year in which child reaches age 25	
Claim submission	Provider files claims	You file claims

Benefits	*In-network*[a]	*Out-of-network*
Hospital services and related care coverage		
Inpatient[b]		
– Unlimited days — semi-private room and board – Hospital-provided services – Routine nursery care	100 per cent	80 per cent after deductible within the United States 100 per cent outside the United States
Outpatient		
– Surgery and ambulatory surgery[b] – Pre-surgical testing (performed within 7 days of scheduled surgery) – Blood – Chemotherapy and radiation therapy – Mammography screening and cervical cancer screening	100 per cent	80 per cent after deductible within the United States 100 per cent outside the United States
Mandatory pre-registration[b] **(1-800-982-8089)**	Pre-registrations are your responsibility	Pre-registrations are your responsibility
(For emergency admission, call within 48 hours or the next business day if admitted on a weekend)		
Hospital emergency room[c] **(initial visit)**		
– Accidental injury – Sudden and serious medical condition	100 per cent, including physician's charges, after $75 co-pay (waived if admitted within 24 hours)	100 per cent, including physician's charges, after $75 co-pay (waived if admitted within 24 hours)
Emergency room visit for non-emergency care is not covered		
Ambulance	100 per cent up to the allowed amount	
Air ambulance (to nearest acute care hospital for emergency inpatient admissions)	100 per cent	
Home health care[b,d]		
– Up to 200 visits per calendar year	100 per cent	– 80 per cent within the United States (deductible does not apply)
– Home infusion therapy	100 per cent	– 100 per cent outside the United States – Covered in-network only

Benefits	*In-network*[a]	*Out-of-network*
Outpatient kidney dialysis		
Home, hospital-based or free-standing facility treatment	100 per cent	80 per cent after deductible
Skilled nursing facility[b]		
Up to 120 days per calendar year	100 per cent	In-network only within the United States 80 per cent after deductible outside the United States
Hospice[b]		
Up to 210 days per lifetime	100 per cent	In-network only
Physician services and other medical benefits (excluding behavioural health and substance abuse care)		
Office/home visits/office consultations	100 per cent after $15/$20 primary care physician/specialist co-pay	80 per cent after deductible
Surgery	100 per cent	80 per cent after deductible
Surgical assistant	100 per cent	80 per cent after deductible
Anaesthesia	100 per cent	80 per cent after deductible
Inpatient visits/consultations	100 per cent	80 per cent after deductible
Maternity care	100 per cent after initial visit	80 per cent after deductible
Diagnostic X-rays	100 per cent	80 per cent after deductible
Laboratory tests	100 per cent	80 per cent after deductible
Chemotherapy and radiation therapy Hospital outpatient or physician's office	100 per cent	80 per cent after deductible
MRIs/MRAs, PET/CAT scans and nuclear cardiology scans[b]	100 per cent	80 per cent after deductible
Cardiac rehabilitation[b]	100 per cent after $20 specialist co-pay	80 per cent after deductible
Second surgical opinion[c]	100 per cent after $20 specialist co-pay	80 per cent after deductible
Second medical opinion for cancer diagnosis	100 per cent after $20 specialist co-pay	80 per cent after deductible[f]
Allergy testing and allergy treatment	100 per cent after $20 specialist co-pay per office visit for testing 100 per cent for treatment visits	80 per cent after deductible

Benefits	*In-network*[a]	*Out-of-network*
Prosthetic, orthotics, durable medical equipment[g]	100 per cent	In-network only
Medical supplies	100 per cent	100 per cent up to the allowed amount
Preventive care		
Annual physical exam	100 per cent after $15 co-pay	80 per cent after deductible
Diagnostic screening tests	100 per cent	80 per cent after deductible
Prostate specific antigen (PSA) test	100 per cent	80 per cent after deductible
Well-woman care	100 per cent after $15 co-pay	80 per cent after deductible
Mammography screening	100 per cent	80 per cent after deductible
Well-child care (including recommended immunizations)[d]		
– Under 1 year of age: 7 visits	100 per cent	100 per cent
– 1-4 years old: 7 visits		
– 5-11 years old: 7 visits		
– 12-17 years old: 6 visits		
– 18 years to 19th birthday: 2 visits		
Physical therapy and other skilled therapies		
Physical therapy[h]		
– 60 inpatient visits, and	100 per cent	80 per cent after deductible
– 60 visits combined in home, office or outpatient facility	100 per cent after $20 specialist co-pay	80 per cent after deductible
Occupational, speech, vision[h]		
30 visits combined in home, office or outpatient facility	100 per cent after $20 specialist co-pay	80 per cent after deductible
Behavioural health and substance abuse services[h]		
Inpatient mental health care	100 per cent	80 per cent after deductible
Outpatient mental health care	100 per cent	80 per cent after deductible
Inpatient alcohol and substance abuse	100 per cent	80 per cent after deductible
Outpatient alcohol and substance abuse	100 per cent	80 per cent after deductible

Benefits	*In-network*[a]	*Out-of-network*
Prescription drug benefits		
Card programme 30-day supply (800) 342-9816	Generic: 20 per cent co-pay with $5 minimum and up to a maximum of $20 per prescription Brand name: 25 per cent co-pay up to a maximum of $30 per prescription	Within the United States: 60 per cent after deductible Outside the United States: 80 per cent after deductible (Express Scripts prescription drug claim form must be filed for reimbursement) The co-insurance will not count towards the $1,250/$3,750 out-of-pocket limit
Mail order (Express Scripts) — Fax: (877) 426-1097	100 per cent after $15 co-pay for up to a 90-day supply from participating mail order vendor	
Prescriptions for mail order programme — when a brand name drug is dispensed and an equivalent generic is available, the member will pay the $15 co-pay plus the difference in cost between the generic and the brand name drug unless the doctor specifies the brand name drug by writing "DAW" or "Dispense as written" on the prescription. In that event, you pay the normal $15 co-pay only		
Vision care programme		
Blue View Vision (866) 723-0515		
(Eye Med in New Jersey)		
Routine eye exam (once every 12 months)	$15 co-pay	$40 allowance
Eyeglass frames (once every 12 months)	$130 allowance, then 20 per cent off balance	$45 allowance
Eyeglass lenses		
Single	$10 co-pay, then covered in full	$25 allowance
Bifocal	$10 co-pay, then covered in full	$40 allowance
Trifocal	$10 co-pay, then covered in full	$55 allowance
Eyeglass lens upgrades		
UV coating	$15 member cost	$0
Tint (solid and gradient)	$15 member cost	$0
Standard scratch-resistance	$15 member cost	$0
Standard polycarbonate	$40 member cost	$0
Standard progressive	$65 member cost	$0

Benefits	*In-network*[a]	*Out-of-network*
Standard anti-reflective coating	$45 member cost	$0
Other add-ons and services	20 per cent off retail price	$0
Contact lenses		
Elective conventional	$130 allowance, then 15 per cent off balance	$105 allowance
Elective disposable	$130 allowance	$105 allowance
Non-elective	Covered in full	$210 allowance
Contact lens fitting		
Standard fitting	Up to $55	$0
Premium fitting	10 per cent off retail price	$0
In addition, Blue View Vision gives members 40 per cent off an additional pair of complete eyeglasses, 15 per cent of the retail price of conventional contact lenses, and 20 per cent off the retail price of eyewear accessories (some non-prescription sunglasses, lens cleaning supplies, contact lens solutions, and eyeglass cases)		
Other health care		
Acupuncture	100 per cent after $20 co-pay	80 per cent after deductible
$1,000 annual limit on combined in- and out-of-network benefits		
Chiropractic care	100 per cent after $20 co-pay	80 per cent after deductible
$1,000 annual limit on combined in- and out-of-network benefits		
Hearing exam (every 3 years)	100 per cent after $20 specialist co-pay	80 per cent after deductible
Hearing appliance	100 per cent up to $750 maximum benefit per hearing device per ear every 3 years covered	80 per cent after deductible, up to $750 maximum benefit per hearing device per ear every 3 years

[a] In-network services (except mental health or alcohol/substance abuse) are those from a provider that participates with Empire or another Blue Cross Blue Shield plan through the BlueCard Programme, or a participating provider with another Blue Cross Blue Shield plan that does not have a PPO network and does accept a negotiated rate arrangement as payment in full.
[b] Medical Management Programme must pre-approve or benefits will be reduced by 50 per cent up to $2,500.
[c] If admitted, Medical Management must be called within 24 hours or as soon as reasonably possible.
[d] Combined maximum visits for in-network and out-of-network services.
[e] Charges to members do not apply if the second surgical opinion is arranged through the Medical Management Programme.
[f] If arranged through the Medical Management Programme, services provided by an out-of-network specialist will be covered as if the services had been in-network (i.e. subject to the in-network co-payment).
[g] In-network vendor must call Medical Management to pre-certify.
[h] Empire Behavioural Health Services must pre-approve or benefits will be reduced by 50 per cent up to $2,500. Out-of-network mental health care does not require pre-certification; however, outpatient alcohol and substance abuse visits must be pre-certified. In-network mental health services are those from providers that participate with Empire Behavioural Health Services.

Annex IV

Aetna Open Choice PPO/POS II

Plan outline

The Aetna Open Choice PPO/Aetna Choice POS II offers worldwide coverage for hospitalization and surgical, medical, vision and prescription drug expenses. Under this plan, medically necessary treatment for a covered illness or injury may be obtained at a hospital or from a physician of one's own choosing, whether an in network or out-of-network provider.

The present annex provides a high-level summary chart of the plan. For detailed information, staff members must review the Aetna Open Choice PPO/POS II Plan Description document available at www.un.org/insurance.

In addition, members of the Aetna plan have access to UnitedHealthcare Global Assistance and Risk and ActiveHealth as part of their participation in this plan.

Aetna Open Choice PPO/POS II summary of benefits

Benefits	*In-network*	*Out-of-network*
Annual deductible		
Individual	$0	$250 for Aetna (domestic) only
Family	$0	$750 for Aetna (domestic) only
Insurance coverage (percentage at which the plan pays benefits)	100 per cent except where noted	100 per cent hospital; 80 per cent all other, except where noted
Annual out-of-pocket maximum		
Individual	$0	$1,250 for Aetna (domestic) $1,000 for Aetna International
Family	$0	$3,750 for Aetna (domestic) $3,000 for Aetna International (includes annual deductible; network and prescription drug co-pays do not count towards the out-of-pocket limit)
Lifetime maximum	Unlimited	Unlimited
Dependent children	Covered to end of calendar year in which child reaches age 25	
Claim submission	Provider files claims	You file claims
Hospital services and related care coverage		
Inpatient coverage	100 per cent	
Outpatient coverage	100 per cent	
Mandatory pre-registration (1-800-333-4432) Applies to inpatient hospital, skilled nursing facility, home health care, hospice care and private duty nursing care	Provider is responsible	You or provider are responsible
(For emergency admission, call within 48 hours or next business day if admitted on weekend)		
Hospital emergency room Based on symptoms, i.e. constituting a perceived life-threatening situation	100 per cent, including physician's charges, after $50 co-pay (waived if admitted within 24 hours)	100 per cent, including physician's charges, after $50 co-pay (waived if admitted within 24 hours)

Benefits	*In-network*	*Out-of-network*
Hospital emergency room For non-emergency care (examples of conditions: skin rash, earache, bronchitis, etc.)	80 per cent	80 per cent after deductible
Ambulance [there are no network providers for these services at the present time]	100 per cent	
Skilled nursing facility	100 per cent Up to 365 days per year for restorative care as determined by medical necessity	
Private duty nursing (in-home only)	100 per cent, subject to yearly limits of $5,000 and 70 "shifts" as well as $10,000 lifetime Must be determined to be medically necessary and supported by a doctor's prescription/medical report. Precertification is strongly recommended	
Home health care Up to 200 visits per year	100 per cent Must be determined to be medically necessary and supported by a doctor's prescription/medical report. Pre-certification is strongly recommended	
Hospice (210 days) Plus 5 days bereavement counselling	100 per cent, deductible does not apply	
Physician services		
Office visits For treatment of illness or injury (non-surgical)	100 per cent after $15/$20 primary care physician/specialist co-pay	80 per cent after deductible
Maternity (includes voluntary sterilization and voluntary abortion, see family planning)	100 per cent after $15 co-pay	80 per cent after deductible
Physician in-hospital services	100 per cent	80 per cent after deductible
Other in-hospital physician services (e.g. attending/independent physician who does not bill through hospital)	100 per cent	80 per cent after deductible
Surgery (in hospital or office)	100 per cent	80 per cent after deductible
Second surgical opinion	100 per cent	100 per cent after deductible
Anaesthesia	100 per cent (if participating hospital)	80 per cent after deductible
Allergy testing and treatment (given by a physician)	100 per cent after $20 specialist co-pay	80 per cent after deductible

Benefits	*In-network*	*Out-of-network*
Allergy injections (not given by a physician)	100 per cent	80 per cent after deductible
Preventive care		
Routine physicals and immunizations	100 per cent after $15 co-pay	80 per cent after deductible
– Children age 7+ and adults: 1 routine exam every 12 months		
Well-child care and immunizations Well-child care to age 7:	100 per cent	
– 6 visits per year age 0-1 year		
– 2 visits per year age 1-2 years		
– 1 visit per year age 2-7 years		
Routine OB/GYN exam 1 routine exam per calendar year, including 1 Pap smear	100 per cent after $15 co-pay	80 per cent after deductible
Family planning		
– Office visits, including tests and counselling	100 per cent after $20 specialist co-pay	80 per cent after deductible
– Surgical sterilization procedures for vasectomy/tubal ligation (excludes reversals)	100 per cent	80 per cent (deductible waived)
Infertility treatment		
– Office visits, including testing and counselling	100 per cent after $20 specialist co-pay	80 per cent after deductible
– Artificial insemination limited to 6 treatments per lifetime	100 per cent	80 per cent after deductible
– Advanced reproductive technology limited to $25,000 per lifetime for medical expenses and $10,000 per lifetime for pharmacy expenses	100 per cent	80 per cent after deductible
Routine mammogram (no age limit)	100 per cent	80 per cent after deductible 100 per cent if performed on an inpatient basis or in the outpatient department of a hospital
Annual urological exam by urologist	100 per cent	80 per cent after deductible

Benefits	*In-network*	*Out-of-network*
Behavioural health and substance abuse services		
Mental health inpatient services (1-800-424-1601)	100 per cent	100 per cent after deductible
Inpatient coverage		
These services are provided by Aetna Behavioural Health. Pre-registration of inpatient confinements is required. For in-network services, the network provider is responsible for pre-registration. For non-network inpatient services, either the physician or the participant must pre-register the confinement		
Outpatient coverage	100 per cent	80 per cent after deductible
For out-of-network outpatient behavioural health and substance abuse benefits; the patient co-insurance does not count towards meeting the annual out-of-pocket limits		
Crisis intervention	100 per cent	80 per cent after deductible
Alcohol/drug abuse		
Inpatient coverage	100 per cent	100 per cent after deductible
Outpatient coverage	100 per cent	80 per cent after deductible
Prescription drug benefits		
Aetna Retail Rx (1-800-784-3991) **Aetna International Retail Rx (1-800-231-7729)** **Retail means regular 30-day supplies**	20 per cent co-pay with minimum of $5 and up to a maximum of $20 per prescription	Within the United States: 60 per cent after deductible Outside the United States: 80 per cent after deductible The co-insurance will not count towards $1,250/$3,750 out-of-pocket limit
Aetna Mail Order Rx (1-888-792-3862) **Aetna International Mail Order Rx (1-800-231-7729)** **Mail order means 90-day supply**	100 per cent after $15 co-pay for up to a 90-day supply from participating mail order vendor	
Prescriptions for mail order programme — when a brand name drug is dispensed and an equivalent generic is available, the member will pay the $15 co-pay plus the difference in cost between the generic and the brand name drug unless the doctor specifies the brand name drug by writing "DAW" or "Dispense as written" on the prescription. In that event, you pay the normal $15 co-pay only		
Vision and hearing care		
Eye exam (once every 12 months)	100 per cent	80 per cent, deductible does not apply

Benefits	*In-network*	*Out-of-network*
Optical lenses (including contact lenses once every 12 months)	**$100 maximum for lenses and frames purchased in a 12-month period**	
Aetna Vision Discount Programme (1-800-793-8616) **Discount information for laser surgery (1-800-422-6600)**	**Save up to 35 per cent on frames and about 15 per cent for non-disposable at participating EyeMed centres. Discounts available for laser surgery**	
Hearing exam Evaluation and audiometric exam	**100 per cent after $20 co-pay (1 exam every 3 years; exam must be performed by otolaryngologist or state-certified audiologist)**	**80 per cent after deductible (1 exam, limited to $100 reimbursement every 3 years; exam must be performed by otolaryngologist or state-certified audiologist)**
Hearing device **[there are no network providers for these services at the present time]**	**80 per cent, deductible does not apply;** **$750 maximum benefit per hearing device per ear every 3 years**	
Other health care		
Physical and occupational therapy	**100 per cent**	**80 per cent after deductible**
Laboratory tests, diagnostic X-rays	**100 per cent**	**80 per cent after deductible**
Speech therapy	**80 per cent after deductible for out-of-network services (where services are rendered by a participating provider, 100 per cent reimbursement applies after $20 co-pay)**	
Outpatient diabetic self-management education programme	**80 per cent, deductible does not apply** **[If services are rendered in a hospital, 100 per cent reimbursement applies with no co-pay. If rendered in a network doctor's office, 100 per cent reimbursement with $20 specialist co-pay applies]**	
Durable medical equipment	**80 per cent, deductible does not apply** **[If services are rendered by a network provider or within a hospital setting, 100 per cent reimbursement applies with no co-pay]**	
Acupuncture	**100 per cent after $20 co-pay up to a maximum benefit of $1,000/year** **[Network and non-network benefits are combined for a maximum of $1,000 per calendar year]**	**80 per cent after deductible up to a maximum benefit of $1,000/year**
Chiropractic care	**100 per cent after $20 co-pay up to a maximum benefit of $1,000/year** **[Network and non-network benefits are combined for a maximum of $1,000 per calendar year]**	**80 per cent after deductible up to a maximum benefit of $1,000/year**

Benefits	*Aetna Vision Discount discounted fee*
Frames	
Priced up to $60.99 retail	35 per cent off retail
Priced from $61.00 to $80.99 retail	35 per cent off retail
Priced from $81.00 to $100.99 retail	35 per cent off retail
Priced from $101.00 and up	35 per cent off retail
Lenses — per pair (uncoated plastic)	
Single vision	$40
Bifocal	$60
Trifocal	$80
Standard progressive (no-line bifocal)	$120
Lens options — per pair (add to lens prices above)	
Polycarbonate	$40
Scratch-resistant coating	$15
Ultraviolet coating	$15
Solid or gradient tint	$15
Glass	20 per cent off retail
Photochromic	20 per cent off retail
Anti-reflective coating	$45

Annex V

HIP Health Plan of New York

Plan outline

The HIP plan is an HMO and follows the concept of total prepaid group practice hospital and medical care. This means that there is no out-of-pocket cost to the staff member for covered services at numerous participating medical groups in the Greater New York area.

In addition, prescription drugs (a $5 co-payment applies) and medical appliances (in full) are covered when obtained through HIP participating pharmacies and are prescribed by HIP physicians or any physician in a covered emergency.

The present annex provides a high-level summary chart of the plan. For detailed information staff members must review the HIP Health Plan of New York plan description document available from www.un.org/insurance.

As from 1 July 2013, the HIP plan is closed to new subscribers (i.e. staff members or retirees). Subscribers who are currently covered may remain in the plan, and any changes related to eligible household members will be accepted. However, a current subscriber who transfers to another United States plan during the 2015 annual campaign will not be allowed to return to the HIP plan in future annual campaigns.

HIP Health Plan of New York summary of benefits

Benefits	*Coverage*
Hospital services and related care	
Inpatient – Unlimited days — semi-private room and board – Hospital-provided services – Routine nursing care	100 per cent
Outpatient – Surgery and ambulatory surgery – Pre-surgical testing (performed within 7 days of scheduled surgery) – Chemotherapy and radiation therapy – Mammography screening and cervical cancer screening	100 per cent
Emergency room/facility (initial visit) – Accidental injury – Sudden and serious medical condition	100 per cent
Ambulance	100 per cent
Home health care	
– Up to 200 visits per calendar year	100 per cent
– Home infusion therapy	100 per cent
Outpatient kidney dialysis Home, hospital-based or free-standing facility treatment	100 per cent after $10 co-pay
Skilled nursing facility Unlimited days per calendar year	100 per cent
Hospice Up to 210 days per lifetime	100 per cent
Physician services	
Office or home visits/office consultations	100 per cent
Surgery	100 per cent
Surgical assistant	100 per cent
Anaesthesia	100 per cent
Inpatient visits/consultations	100 per cent
Maternity care	100 per cent
Artificial insemination/unlimited procedures based on New York State mandate	100 per cent
Diagnostic X-rays, MRI, CAT scans	100 per cent
Laboratory tests	100 per cent

Benefits		*Coverage*
Inpatient hospital private duty nursing		100 per cent
Cardiac rehabilitation		100 per cent
Second surgical opinion		100 per cent
Second medical opinion for cancer diagnosis		100 per cent
Allergy testing and allergy treatment		100 per cent
Prosthetic, orthotic and durable medical equipment		100 per cent
Medical supplies		100 per cent
Preventive care		
Annual physical exam		100 per cent
Diagnostic screening test		100 per cent
Prostate specific antigen (PSA) test		100 per cent
Well-woman care (no referral needed)		100 per cent
Mammography screening/Pap smears		100 per cent
Well-child care (including recommended immunizations)		100 per cent
– Newborn baby	1 in-hospital exam at birth	
– Birth to 1 year of age	6 visits	
– 1-2 years of age	3 visits	
– 3-6 years of age	4 visits	
– 7 years up to 19th birthday	6 visits	
Physical therapy and other skilled therapies		
Physical therapy		
Up to 90 inpatient days per calendar year		100 per cent
Physical therapy (benefit combined with occupational, respiratory and speech)		
– 90 inpatient visits		100 per cent
– 90 outpatient visits		100 per cent
Occupational, respiratory, speech (benefit combined with physical therapy)		
– 90 inpatient visits		100 per cent
– 90 outpatient visits		100 per cent

Benefits	*Coverage*
Behavioural health and substance abuse services	
Mental health care	100 per cent
Outpatient alcohol and substance abuse	100 per cent
Inpatient alcohol and substance abuse/rehab	100 per cent
Prescription drug benefits	
Pharmacy	100 per cent after $5 co-pay for generic/brand, 30-day supply
Mail order programme	100 per cent after $2.50 co-pay for generic/brand, 30-day supply
Vision care programme	
Through a designated group of providers	100 per cent for 1 exam every 12 months 100 per cent after $45 co-pay for frames and lenses from a select group every 24 months
Other health care	
Acupuncture/yoga/massage	Discounted rates
Chiropractic care (no referral needed)	100 per cent

Annex VI

Cigna US Dental PPO

Plan outline

The dental PPO programme offers a large network of participating providers in the Greater New York metropolitan area and nationally. A dental PPO functions like a medical PPO: the network of dentists who participate in the Cigna US Dental PPO plan accept as payment a fee schedule negotiated with Cigna. When covered services are rendered by an in-network provider, Cigna reimburses the dentist according to the schedule and the participant normally has no out-of-pocket expense.

The present annex provides a high-level summary chart of the plan. For detailed information, subscribers must review the Cigna US Dental PPO plan description document available from www.un.org/insurance.

Cigna US Dental PPO summary of benefits

Benefits	*In-network*	*Out-of-network*
Plan year maximum — 1 July 2015-30 June 2016 (Class I, II and III expenses)	Year 1: $2,250	Year 1: $2,250
	Year 2: $2,350	Year 2: $2,350
	Year 3: $2,450	Year 3: $2,450
	Year 4: $2,550	Year 4: $2,550
Maximum amounts in years 2-4 are dependent on Class I services being rendered		
Plan year deductible — 1 July 2015-30 June 2016	$0	$50 per person
		$150 per family
Reimbursement levels	Based on reduced contracted fees	Based on reasonable and customary allowances

	Plan pays	*You pay*	*Plan pays*	*You pay*
Class I — Preventive and diagnostic care	100 per cent	No charge	90 per cent	10 per cent
Oral exams/routine cleanings				
Full mouth X-rays				
Bitewing X-rays				
Panoramic X-rays				
Periapical X-rays				
Fluoride application				

	Plan pays	*You pay*	*Plan pays*	*You pay*
Sealants space maintainers				
Emergency care to relieve pain				
Histopathologic exams				
Class II — Basic restorative care	100 per cent	0 per cent	80 per cent	20 per cent
Fillings root canal therapy/endodontics				
Osseous surgery				
Periodontal scaling and root planning				
Denture adjustments and repairs				
Oral surgery — simple extractions				
Oral surgery — all except simple extractions				
Anaesthetics: surgical extractions of impacted teeth				
Repairs to bridges, crowns and inlays				
Class III — Major restorative care	100 per cent	0 per cent	80 per cent	20 per cent
Crowns				
Surgical implants				
Dentures				
Bridges inlays/onlays				
Prosthesis over implant				
Class IV — Orthodontia lifetime maximum	100 per cent $2,250 dependent children up to age 19	0 per cent	70 per cent $2,250 dependent children up to age 19	30 per cent

Note: This benefit summary highlights some of the benefits available under the proposed plan. A complete description regarding the terms of coverage, exclusions and limitations, including legislated benefits, will be provided in the insurance certificate or plan description. Benefits are insured and/or administered by Connecticut General Life Insurance Company. Cigna Dental refers to the following operating subsidiaries of Cigna Corporation: Connecticut General Life Insurance Company, and Cigna Dental Health, Inc., and its operating subsidiaries and affiliates. The Cigna Dental Care plan is provided by Cigna Dental Health Plan of Arizona, Inc., Cigna Dental Health of California, Inc., Cigna Dental Health of Colorado, Inc., Cigna Dental Health of Delaware, Inc., Cigna Dental Health of Florida, Inc., a Prepaid Limited Health Services Organization licensed under Chapter 636, Florida Statutes, Cigna Dental Health of Kansas, Inc. (Kansas and Nebraska), Cigna Dental Health of Kentucky, Inc., Cigna Dental Health of Maryland, Inc., Cigna Dental Health of Missouri, Inc., Cigna Dental Health of New Jersey, Inc., Cigna Dental Health of North Carolina, Inc., Cigna Dental Health of Ohio, Inc., Cigna Dental Health of Pennsylvania, Inc., Cigna Dental Health of Texas, Inc., and Cigna Dental Health of Virginia, Inc. In other states, the Cigna Dental Care plan is underwritten by Connecticut General Life Insurance Company or Cigna HealthCare of Connecticut, Inc. and administered by Cigna Dental Health, Inc. The term "DHMO" is used to refer to product designs that may differ by state of residence of enrolee, including but not limited to, prepaid plans, managed care plans, and plans with open access features. The Cigna Dental PPO is underwritten and/or administered by Connecticut General Life Insurance Company with network management services provided by Cigna Dental Health, Inc. For Arizona/Louisiana residents the dental PPO plan is known as CG Dental PPO. In Texas, Cigna Dental's network-based indemnity plan is known as Cigna Dental Choice. The Cigna Dental Traditional plan is underwritten or administered by Connecticut General Life Insurance Company. In Arizona and Louisiana, the Cigna Dental Traditional plan is referred to as CG Traditional.

Annex VII

UnitedHealthcare Global Assistance and Risk

UnitedHealthcare Global Assistance and Risk is a service available to Aetna and Empire Blue Cross subscribers. The 2015 monthly cost per subscriber is $0.22 and is built into the premium schedule for Aetna and Empire Blue Cross as set out in annex I.

UnitedHealthcare Global Assistance and Risk is a programme providing emergency medical assistance management, including coordinating emergency evacuation and repatriation, and other travel assistance services when the staff member is 100 or more miles from home. Below is a summary of the management coordination services provided.

Medical assistance services

Worldwide referrals: Worldwide medical and dental referrals are provided to help the participant locate appropriate treatment or care.

Monitoring of treatment: UnitedHealthcare Global Assistance and Risk coordinators will continually monitor the participant's case and UnitedHealthcare Global Assistance and Risk physician advisers will provide the participant with consultative and advisory services, including the review and analysis of the quality of medical care being received.

Facilitation of hospital payment: Upon securing payment or a guarantee to reimburse, UnitedHealthcare Global Assistance and Risk will either wire funds or guarantee the required emergency hospital admittance deposits.

Transfer of insurance information to medical providers: UnitedHealthcare Global Assistance and Risk will assist the participant with hospital admission, such as relaying insurance benefit information, to help prevent delays or denials of medical care. UnitedHealthcare Global Assistance and Risk will also assist with discharge planning.

Medication and vaccine transfers: In the event medication or vaccine products are not available locally, or a prescription medication is lost or stolen, UnitedHealthcare Global Assistance and Risk will coordinate their transfer to the participant upon the prescribing physician's authorization, if it is legally permissible.

Replacement of corrective lenses and medical devices: UnitedHealthcare Global Assistance and Risk will coordinate the replacement of corrective lenses or medical devices if they are lost, stolen or broken during travel.

Dispatch of doctors/specialists: In an emergency where the participant cannot adequately be assessed by telephone for possible evacuation, or cannot be moved, and local treatment is unavailable, UnitedHealthcare Global Assistance and Risk will send an appropriate medical practitioner to the participant.

Medical records transfer: Upon the participant's consent, UnitedHealthcare Global Assistance and Risk will assist with the transfer of medical information and records to the participant or to the treating physician.

Continuous updates to family, employer and physician: With the participant's approval, UnitedHealthcare Global Assistance and Risk will provide case updates to

appropriate individuals designated in order to keep family, employer and physicians informed.

Hotel arrangements for convalescence: UnitedHealthcare Global Assistance and Risk will assist with the arrangement of hotel stays and room requirements before and after hospitalization.

The following services do not fall within the purview of health insurance but are, nevertheless, included in the monthly UnitedHealthcare Global Assistance and Risk fee paid by participants in the Aetna and Empire Blue Cross plans.

Travel assistance services

Emergency travel arrangements: UnitedHealthcare Global Assistance and Risk will make new reservations for airlines, hotels and other travel services in the event of an illness or injury.

Transfer of funds: UnitedHealthcare Global Assistance and Risk will provide an emergency cash advance subject to UnitedHealthcare Global Assistance and Risk first securing funds from the participant or participants.

Replacement of lost or stolen travel documents: UnitedHealthcare Global Assistance and Risk will assist in taking the necessary steps to replace passports, tickets and other important travel documents.

Legal referrals: Should legal assistance be required, UnitedHealthcare Global Assistance and Risk will direct the participant to an attorney and assist in securing a bail bond.

Interpretation services: UnitedHealthcare Global Assistance and Risk's multilingual assistance coordinators are available to provide immediate verbal interpretation assistance in a variety of languages in an emergency; otherwise, UnitedHealthcare Global Assistance and Risk will provide referrals to local interpreter services.

Message transmittals: The participant may send and receive emergency messages toll-free, 24 hours a day, through the UnitedHealthcare Global Assistance and Risk emergency response centre.

Online services

Member centre: Participants have access to UnitedHealthcare Global Assistance and Risk's member centre, which includes detailed information on the UnitedHealthcare Global Assistance and Risk programme, as well as medical and security information for more than 230 countries and territories around the world. To activate the member centre account:

1. Visit https://members.uhcglobal.com.
2. In the login box, select "create user".
3. Enter the UnitedHealthcare Global Assistance and Risk ID number for the United Nations (33211).
4. Accept the user agreement.
5. Enter in your personal account information to designate yourself a unique username and password.

UnitedHealthcare Global Assistance and Risk Medical Intelligence Reports: The participant will have online access to continuous updates on health information pertinent to your destination(s) of travel such as immunizations, vaccinations, regional health concerns, entry and exit requirements, and transportation information. Risk ratings are provided for each country ranking the severity of the risk concerning disease, quality of care, access to care and cultural challenges.

World Watch® global security intelligence: The participant will have online access to the latest authoritative information and security guidance for over 170 countries and 280 cities. Information includes the latest news, alerts, risk ratings and a broad array of destination information, including crime, terrorism, local hospitals, emergency phone numbers, culture, weather, transportation information, entry and exit requirements and currency.

The UnitedHealthcare Global Assistance and Risk global security and medical databases are continuously updated and include intelligence from thousands of worldwide sources. This information is also available upon request by calling the UnitedHealthcare Global Assistance and Risk emergency response centre.

Custom travel reports: Using the Medical Intelligence Reports and World Watch® online intelligence tools, the participant is able to create customized, printable health and security profiles by destination.

Hotspots travel alerts: Subscribe through the member centre to receive a free weekday e-mail snapshot of security events from around the world. This bulletin provides a quick review of events, listed by region and destination, that could have a significant impact on travellers. Each event summary includes country threat levels and significant dates.

Conditions and limitations

The services described above are available to the participant only during the participant's enrolment period and only when the participant is 100 or more miles away from his or her residence.

How to use UnitedHealthcare Global Assistance and Risk access services 24 hours a day, 7 days a week, 365 days a year

If participants have a medical problem, they should call the toll-free number of the country in which they are located (see list below), or call collect the 24-hour UnitedHealthcare Global Assistance and Risk emergency response centre in Baltimore, Maryland:

Phone: +1-410-453-6330

Website: www.uhcglobal.com

E-mail: Assistance@uhcglobal.com

A multilingual assistance coordinator will ask for your name, your company or group name, the United Nations UnitedHealthcare Global Assistance and Risk ID number (33211) and a description of your situation.

If the condition is an emergency, go immediately to the nearest physician or hospital without delay and then contact the UnitedHealthcare Global Assistance and

Risk emergency response centre. It will then take the appropriate action to provide assistance and monitor care.

International toll-free telephone access numbers[a]

Listed below are the telephone numbers for the worldwide UnitedHealthcare Global Assistance and Risk network. If you have a medical or travel problem, call UnitedHealthcare Global Assistance and Risk. Printed on your ID card are the telephone numbers for the worldwide UnitedHealthcare Global Assistance and Risk network. Call the toll-free number for the country in which you are located if one is available. If you are in a country that is not listed, or if the call will not go through, please call the Baltimore, Maryland, coordination centre collect. Be prepared to give UnitedHealthcare Global Assistance and Risk your name, identification number, the name of the organization and a brief description of your problem.

Australia, including Tasmania	1-800-127-907
Austria	0-800-29-5810
Belgium	0800-1-7759
Brazil	0800-891-2734
China (northern)*	108888 (wait for tone) 800-527-0218
China (southern)*	10811 (wait for tone) 800-527-0218
Dominican Republic	1-888-567-0977
Egypt (inside Cairo)*	2-510-0200 (wait for tone) 877-569-4151
Egypt (outside Cairo)*	022-510-0200 (wait for tone) 877-569-4151
Finland	0800-114402
France and Monaco	0800-90-8505
Germany	0800 1 811401
Greece	00-800-4412-8821
Hong Kong, China	800-96-4421
Indonesia	001-803-1471-0621
Ireland	1-800-409-529
Israel	1-809-41-0172

[a] The asterisk (*) indicates that the caller should dial the first portion of the phone number, wait for the tone, and then dial the remaining numbers.

Italy, Vatican City and San Marino	800-877-204
Japan	00531-11-4065
Mexico	001-800-101-0061
Netherlands	0800-022-8662
New Zealand	0800-44-4053
Philippines	1-800-1-111-0503
Portugal	800-84-4266
Republic of Korea	00798-1-1-004-7101
Singapore	800-1100-452
South Africa	0800-9-92379
Spain and Majorca	900-98-4467
Switzerland and Liechtenstein	0800-55-6029
Thailand	001-800-11-471-0661
Turkey	00-800-4491-4834
United Kingdom of Great Britain and Northern Ireland, Isle of Jersey, the Channel Isles and Isle of Man	0800-252-074
United States of America, Canada, Puerto Rico, United States Virgin Islands, Bermuda	1-800-527-0218

UnitedHealthcare Global Assistance and Risk assistance coordination centre (call collect)

United States: Baltimore, Maryland	[1]-410-453-6330

Notes:

When a toll-free number is not available, travellers are encouraged to call UnitedHealthcare Global Assistance and Risk collect. The toll-free numbers listed are available only when physically calling from within the country. We strongly encourage you to note this in your printed material to avoid confusion.

The toll-free Israel line is not available from payphones and there is a local access charge.

The toll-free Italy, Vatican City and San Marino number has a local charge for access.

In Italy, operator-assisted calls can be made by dialling 170. This will give you access to the international operator.

The toll-free Japan line is available only from touchtone phones (including payphones) equipped for international dialling.

If calling from Mexico on a payphone, the payphone must be a La Date payphone.

When calling the phone numbers in China, please dial as follows:

Northern regions — first dial 10888, then wait a second to be connected. After being connected, dial the remaining numbers.

Southern regions — first dial 10811, then wait a second to be connected. After being connected, dial the remaining numbers.

When calling the phone numbers in Egypt, please dial as follows:

Inside Cairo — first dial 510-0200, then wait a second to be connected. After being connected, dial the remaining numbers.

Outside Cairo — first dial 02-510-0200, then wait a second to be connected. After being connected, dial the remaining numbers.

International callers who are unable to place toll-free calls to UnitedHealthcare Global Assistance and Risk

Many telephone service providers, such as cell phones, payphones and other commercial phone venues, charge for, or outright bar, toll-free calls on their networks. In this case, callers should be instructed to try calling collect. If that is not an option, they will need to dial the UnitedHealthcare Global Assistance and Risk number directly and provide a number to which UnitedHealthcare Global Assistance and Risk may immediately call back.

Annex VIII

ActiveHealth wellness programme

The ActiveHealth programme was implemented in December 2008 as a health management service that provides confidential disease management and wellness programmes to Aetna and Empire Blue Cross health insurance plan participants. Disease management and wellness programmes work to reduce preventable conditions which are often precursors to more serious and chronic conditions. ActiveHealth provides important care considerations to participants and their doctors and assists in managing the health concerns of participants through the services noted below. Staff members may be contacted by ActiveHealth or can elect to participate in this programme through self-referral by calling ActiveHealth at 1-800-778-8351 or by enrolling at www.myactivehealth.com/unitednations.

- CareEngine and care considerations: personalized and confidential communications to patients and physicians to improve the quality of care
- Nurse care programme: nurse coaching for members with chronic conditions
- MyActiveHealth: personal health website
- 24-hour informed health line
- NuVal: nutritional scoring system

CareEngine and care considerations

ActiveHealth is "powered" by the CareEngine system that applies thousands of evidence-based clinical rules to aggregated member medical, pharmacy and laboratory claims along with self-reported data to uncover potential errors and instances of suboptimal care. The rules are applied on a continuous basis to all members of a covered population to find clinical improvement opportunities. For each potential opportunity identified, a "care consideration" is generated that identifies the clinical issue(s) found, and suggests a change in treatment that the evidence-based literature and treatment guidelines indicate would improve the patient's care. These care considerations are communicated to treating physicians each time a potential care improvement opportunity is identified by the CareEngine system. Since the physician may have information about the patient that is not available to ActiveHealth, the decision of whether to implement a care consideration is up to the physician.

Nurse care programme

Members participating in the disease management programme are assigned to a nurse care manager who acts as their "personal health coach" around their specific conditions. The nurse care manager provides one-on-one education and support to the member in understanding his/her health needs and how best to leverage physician visits through informed communication.

Disease management provides comprehensive support for more than 30 chronic conditions that:

- Focuses on both physicians and patients in effecting behaviour changes leading to improved clinical and financial outcomes.

- Identifies and targets impactable clinical issues that are communicated to physicians and patients with specific actions that can be taken to improve patient care.
- Customizes member engagement and education activities and intensity according to the member's specific clinical issues and medical needs.
- Creates a strong value proposition in that it targets resources to those members most likely to benefit from disease management interventions.
- Designs interventions and plans of care around the member's complete set of conditions and co-morbidities in order to maximize care and anticipate potentially harmful interactions between disease states.

The following is a list of nearly 40 chronic conditions included in the ActiveHealth nurse care programme:

Vascular

- Peripheral artery disease
- Cerebrovascular disease/stroke
- Congestive heart failure (CHF)
- Coronary artery disease (CAD)
- Hypertension — adult and paediatrics
- Hyperlipidemia hypercoagulable state (blood clots)
- Heart failure

Diabetes — adult and paediatrics

Pulmonary

- Asthma — adult and paediatrics
- Chronic obstructive pulmonary disease (COPD)

Orthopaedic/rheumatologic

- Rheumatoid arthritis (RA)
- Osteoporosis
- Osteoarthritis (OA)
- Chronic back/neck pain
- Systemic lupus erythematosus

Gastrointestinal

- Gastroesophageal reflux disease (GERD)
- Chronic hepatitis B or C
- Peptic ulcer disease
- Inflammatory bowel disease (Crohn's disease and ulcerative colitis)

Neurologic conditions

- Seizure disorders
- Migraines
- Parkinson's disease

Geriatrics

Cancer

- Cancer (general)
- Breast cancer
- Lung cancer
- Lymphoma/leukaemia
- Prostate cancer
- Colorectal cancer

Renal

- Chronic kidney disease
- End stage renal disease

Other

- Cystic fibrosis — adult and paediatrics
- HIV
- Sickle cell disease — adult and paediatrics
- Weight management (obesity) — adult and paediatrics

MyActiveHealth: personal health website

MyActiveHealth is a simple yet powerful online tool that identifies opportunities for improvements in care. It also identifies prescriptions and over-the-counter drugs that should not be mixed and provides alerts to alternative treatment opportunities to you and your family. The online tool allows you to:

- Store and easily retrieve information about doctor's visits, prescriptions, test results, immunizations and even family medical history.
- Access to your medical files securely anywhere the Internet is available — at home, at work, or even in the doctor's office.
- Share information with doctors, family members or caregivers by either printing out the records or granting online access.
- Provide doctors with a more complete picture of your health (if you choose to share it), and promotes better interaction with your doctor.
- Give each family member his or her own personal record to help keep things organized.
- Access easy-to-use tips, tools and trackers.
- Access personalized action items, reminders, health assessment, links and much more.

Access the MyActiveHealth website at www.myactivehealth.com/unitednations.

24-hour informed health line

- 24/7 telephone access to registered nurses by calling 1-800-556-1555.
- Audio library on thousands of health topics such as common conditions/diseases, gender/age-specific issues, dental care, mental health, weight loss and much more!
- IHL nurses will work in tandem with the disease management programme as well as other coverages the United Nations has in place and will make referrals when appropriate.

NuVal

- Nutritional scoring system, available through the MyActiveHealth portal, is a unique food labelling system which ranks all foods between 1 and 100; the higher the score, the higher the food's overall nutrition. Members can compare scores within a food category, such as cereals, or across categories, such as beef burgers to veggie burgers.
- This tool enables ActiveHealth members to create personalized shopping lists and meal plans. ActiveHealth nurse care programme coaches will also have access to the database as a tool for reinforcing better eating habits.

Annex IX

UN Worldwide Plan

Plan benefits summary

The UN Worldwide Plan, administered by Cigna International Health Benefits, indemnifies members, within the limits of the plan, for reasonable and customary charges in respect of medical, hospital and dental treatment for illness, an accident or maternity. The aggregate reimbursement in respect of the total expenses covered by the plan that are incurred by an insured participant shall not exceed $250,000 in any calendar year. The provisions set forth below shall be subject to this limitation. In addition to the maximum reimbursement per calendar year, certain maxima per treatment, procedure, supplies or other services may also apply, depending on the type of service.

The present annex provides a high-level summary chart of the plan. For detailed information staff members must review the UN Worldwide plan description document available from www.un.org/insurance or access the UN Worldwide Plan's website (www.cignahealthbenefits.com).

General cover — outpatient expenses

	Basic Medical Insurance Plan (BMIP)	*BMIP + Major Medical Benefits Plan (MMBP)*
Doctors' fees (GP) Paramedical fees Pharmacy Laboratory and medical imaging Mental health	80 per cent (see below for restrictions for services received in the United States)	96 per cent (yearly out of pocket of US$ 200 per person per calendar year or US$ 600 per family per calendar year for services received outside the United States)
Outpatient costs in the United States except for tele-psychiatry treatments (please see below for chemotherapy, haemodialysis and radiological treatments)	80 per cent (yearly deductible of US$ 1,200 per person per calendar year or US$ 3,600 per family per calendar year)	96 per cent (yearly out of pocket of US$ 2,200 per person per calendar year or US$ 6,600 per family per calendar year)

Note: Some treatments are subject to prior approval. Please refer to the detailed summary plan description on www.cignahealthbenefits.com for more information.

Specific treatments

	Benefits	*Remarks*
Chemotherapy	100 per cent	Doctors' fees at 80 per cent plus MMBP
Radiotherapy	100 per cent	Doctors' fees at 80 per cent plus MMBP
Haemodialysis	100 per cent	Doctors' fees at 80 per cent plus MMBP
Fertility treatments (in vitro fertilization not covered)	100 per cent	Doctors' fees at 80 per cent plus MMBP

Note: For chemo and radiotherapy and haemodialysis received in the United States, benefits are subject to prior approval (see below), and failure to comply will result in a penalty.

General cover — hospitalizations (subject to prior approval)

	Benefits	*Remarks*
Bed and board	100 per cent up to a maximum per day	– The maximum per day varies depending on the region – Cover restricted to 100 per cent of a semi-private room or ward for specific areas See details in the plan description on our website
Other hospital expenses	100 per cent	
Doctors' fees	80 per cent plus MMBP	
Personal expenses	Not covered	

Covered expenses incurred in the United States of America

	Benefits	*Remarks*
Increased deductible	US$ 1,200 per person per calendar year or US$ 3,600 per family per calendar year, except for tele-psychiatry which falls under the regular US$ 200/600 individual/ family deductible	Once satisfied, reimbursement from BMIP, except for tele-psychiatry which has a US$ 200/600 individual/ family deductible
Strict enforcement of prior approval for: – Planned hospitalization – Selected outpatient treatments (chemo and radiotherapy, haemodialysis)	$1,200/$3,600 individual/family deductible, $2,200/$6,600 out-of-pocket maximum; BMIP coverage only	– No MMBP (cover restricted to BMIP)

For more information, please check the website.

General cover — benefits with ceilings

	Benefits	*Ceiling*
Dental	80 per cent	– US$ 1,000 per person per calendar year – carry over from previous year's balance
Optical	80 per cent	US$ 250 per period of 24 months (counted as of date of purchase)
Medical check-up	100 per cent	US$ 750 per person per calendar year
Home hospitalization	100 per cent	US$ 5,000 per illness

Exclusions

- Insured participants who are mobilized or who volunteer for medical service in time of war
- Injuries resulting from motor-vehicle racing or dangerous competitions in respect of which betting is allowed (normal sports competitions are covered)
- Non-medical expenses, including spa cures, rejuvenation cures or cosmetic treatment (reconstructive surgery is covered where it is necessary as the result of an accident for which coverage is provided)
- Costs exceeding the reasonable and customary limit for the area in which they are incurred

- Preventive care, other than medical check-up and certain vaccinations
- Costs of travel or transportation (except to first hospital in case of emergency)
- In vitro fertilization
- Medical care that is not medically necessary
- Medical care that is not medically recognized as a treatment for the diagnosis provided
- Long-term care
- Products whose effectiveness has not been sufficiently proved scientifically and which are not generally medically recognized in the medical world (e.g. products containing glucosamine or chondroitin sulphate)
- Elective surgery not resulting from illness, an accident or maternity

Annex X

Provider contact directory

Websites

Online provider directories	*Instructions*
1. Aetna (domestic)	www.aetna.com/docfind/index.html
Aetna International	https://www.aetnainternational.com/members/login.do
	(a) Log in using your member ID and password
	(b) Click on "find healthcare" link on the left of your screen
	(c) Click on the destination of your choice
	(d) Begin search
2. Empire Blue Cross	https://www.empireblue.com/health-insurance/provider-directory/searchcriteria
BlueCard Worldwide programme	http://www.bluecardworldwide.com
	(a) Accept terms and conditions of site use agreement
	(b) Type in YLD in the cell below the agreement
	(c) Click "Login"
3. HIP (Emblem) Health Plan of New York	http://www.emblemhealth.com/find-a-doctor
4. Cigna Dental	http://www.cigna.com/web/public/hcpdirectory
5. UN Worldwide Plan	http://www.cignahealthbenefits.com
	(a) Log in using your personal reference number and date of birth (or password)
	(b) Click on "provider search"

Note: Staff members are strongly encouraged to establish usernames and passwords to access the member websites of the insurance carriers to obtain information on the status of claims, view benefits, request identification cards and print temporary identification cards, among others.

Addresses and telephone numbers of United States-based insurance carriers for claims and benefit enquiries

I. Aetna PPO/POS II	Aetna Inc. P.O. Box 981106 El Paso, TX 79998-1106
Tel.: (800) 784-3991	Member services (benefit/claim questions)
Tel.: (800) 333-4432	Pre-registration of hospital/institutional services
Tel.: (610) 336-1000 ext. 3317763	Aetna PPO/POS II members on travel
Tel.: (800) 784-3991	Participating pharmacy referral
Tel.: (888) 792-3862	Aetna Rx Home Delivery (mail order drugs) P.O. Box 417019, Kansas City, MO 64179-9892
Tel.: (888) 792-3862	Maintenance drug automated refills (credit card)
Tel.: (800) 424-1601	Aetna Behavioral Health
Tel.: (800) 793-8616	Vision One
Tel.: (800) 422-6600	Discount information on Lasik surgery
II. Aetna International PPO	Aetna International/Aetna P.O. Box 981543 El Paso, TX 79998-1543 USA
Tel.: 1-800-231-7729 or 1-813-775-0190 (call collect from outside the United States)	Member services (benefit/claim questions)
Tel.: 1-800-231-7729 or 1-813-775-0190 (call collect from outside the United States)	Pre-registration of hospital/institutional services
Tel.: 1-800-231-7729 or 1-813-775-0190 (call collect from outside the United States)	Participating pharmacy referral
Other numbers	Same as for Aetna PPO/POS II above
III. Empire Blue Cross PPO	Empire Blue Cross Blue Shield PPO Member Services P.O. Box 1407 Church Street Station New York, NY 10008-1407
Tel.: (855) 519-9537	Member services (benefit/claim questions)

Tel.: (855) 519-9537	Medical Management Programme (pre-certification for hospital admissions, elective surgery, home care, skilled nursing facilities, second opinion referrals)
Tel.: (855) 519-9537	Empire Behavioral Health Services (prior approval of mental health/substance abuse care)
Tel.: (888) 613-6091	Empire Pharmacy Management Programme/Express Scripts (prescription card programme and pharmacy network and maintenance drug mail order drug information)
IV. Empire Blue Cross (international benefits and claims)	BlueCard Worldwide Service Center P.O. Box 261630 Miami, FL 33126 USA
Tel.: (800) 810-2583 (804) 673-1177 (call collect from outside the United States)	BlueCard World Wide (international benefits and claims services)
Tel.: 866-723-0515	Blue View Vision Attn: Out Of Network (OON) Claims P.O. Box 8504 Mason, OH 45040
V. HIP	HIP Member Services Department 7 West 34th Street New York, NY 10001
Tel.: (800) HIP-TALK {(800) 447-8255}	HIP Member Services Dept. (walk-in service available) 6 West 35th Street New York, NY 10001
Tel.: (888) 447-4833	Hearing-/speech-impaired
Tel.: (877) 774-7693	Chiropractor hotline
Tel.: (888) 447-2526	Mental health hotline
Tel.: (800) 290-0523	Dental hotline
Tel.: (800) 743-1170	Lasik surgery (Davis Vision) hotline
VI. Cigna US Dental PPO plan	Cigna Dental P.O. Box 188037 Chattanooga, TN 37422-8037
Tel.: (800) 747-UNUN or (800) 747-8686	Claim submission, identification card requests and customer service
Tel.: (888) DENTAL8 or (888) 336-8258	For participating provider referrals

VII. UnitedHealthcare Global Assistance and Risk	UnitedHealthcare Global Assistance and Risk Assistance Corporation P.O. Box 19056 Baltimore, MD 21284
Tel.: (800) 527-0218	Within the United States
Tel.: (410) 453-6330 (call collect outside the United States)	UnitedHealthcare Global Assistance and Risk emergency response centre, Baltimore, MD
International toll-free access numbers	See detailed listing contained in annex VII
VIII. ActiveHealth	ActiveHealth Management 1333 Broadway New York, NY 10018
Tel.: (212) 651-8200	Corporate headquarters
Tel.: (800) 778-8351	ActiveHealth nurse care manager programme
Tel.: (800) 556-1555	24 Hour nurse line
www.myactivehealth.com/unitednations	MyActiveHealth website

IX. UN Worldwide Plan

You can reach customer service for Cigna 24 hours a day, 7 days a week, 365 days a year. In case of emergency or if you simply have a question, you can contact Cigna's multilingual staff in several ways. The contact details are also mentioned on your personal web pages and on your membership card.

	Antwerp office	Kuala Lumpur office	Miami office
	www.cignahealthbenefits.com		
	For claims: un.wwp@cigna.com For membership: clientservice1@cigna.com		
	+ 32 3 217 68 42	+ 60 3 2178 05 55	+ 1 305 908 91 01
	Cigna P.O. Box 69 2140 Antwerpen Belgium	Cigna P.O. Box 10612 50718 Kuala Lumpur Malaysia	Cigna P.O. Box 260790 33126 Miami, FL USA

Toll-free numbers

Wherever feasible, you can call Cigna for free through a toll-free number. If there is no toll-free number available for your country of stay, you can use the United Nations-dedicated phone number, which is also mentioned on your membership card. You can find the full list of available toll-free numbers per country on your personal web page.

Disclaimer: This circular provides only a summary of the benefits covered under the United Nations Headquarters insurance programme. Detailed benefit descriptions can be obtained from the website of the Health and Life Insurance Section.

United Nations ST/IC/2015/11

Secretariat

20 May 2015

Information circular*

To: Members of the staff

From: The Assistant Secretary-General for Human Resources Management

Subject: **Home leave**

1. The purpose of the present information circular is to advise staff members on the transitional measures for computing the initial balance of home leave credit points in duty stations with a 24-month home leave cycle in accordance with the provisions of administrative instruction ST/AI/2015/2 on home leave dated 12 March 2015.

2. Pursuant to section 11.1 of administrative instruction ST/AI/2015/2, the former system of "odd" and "even" years for duty stations with a 24-month leave cycle has been replaced by a home leave service credit points system effective 12 March 2015.

3. Pursuant to section 11.2 of administrative instruction ST/AI/2015/2, executive offices at Headquarters and local human resources offices at offices away from Headquarters will determine a staff member's initial balance of credit points on the basis of a calculation of points accrued from the month in which the staff member last exercised his or her regular home leave entitlement, that is, home leave entitlement exercised during the calendar year in which it fell due, whether an odd or even year. The points accrued since the most recent regular home leave will be computed in accordance with the provisions on accrual of service credits towards home leave, as reflected in sections 3.2 to 3.7 of the administrative instruction. Annex I to the present circular provides specific examples of how to compute the initial points balance in various scenarios, including when the home leave entitlement last exercised by the staff member prior to March 2015 was delayed or advance.

4. The computation of the initial balance of home leave service credit points may result in the number of points being greater than the maximum 48 points authorized in section 3.12 of administrative instruction ST/AI/2015/2. In such cases, the staff member's initial balance as at March 2015 will be set at 48 points, the maximum number of service credit points allowed for accrual. Such staff members will not accrue any more service credit points from April 2015 onward until they exercise

* The present circular will be in effect until further notice.

their next home leave travel entitlement. Accrual of service credit points will start again on the first day of the month in which the staff member exercises his or her home leave entitlement and will remain subject to the 48-point maximum accrual of home leave service credit points.

5. At the time of requesting their next home leave entitlement, staff members currently serving in the Organization in duty stations with a 24-month home leave cycle may verify their initial balance of service credit points towards home leave as computed and submitted to them by their executive office or local human resources office or as available in the employee self-service portal of Umoja.

6. Should the staff member believe that the balance of service credit points reflected is incorrect, he or she should inform the executive office or the local human resources office, which will review the computation of the balance and take any corrective action. Such requests are to be made in writing by the staff member or, if feasible, in the employee self-service portal of Umoja prior to exercising his or her next home leave entitlement from April 2015 onward.

Annex I

Examples of computation of initial balance of home leave credit points for staff members currently serving at duty stations with a 24-month home leave cycle who will be transitioned from the former system of "odd" and "even" years to the points system

Scenario 1
Most recent home leave: regular

1. **Home leave falls due on even years**

(a) The staff member is eligible to travel on home leave in even years and last exercised[a] the home leave travel entitlement in July 2014:

Period in which points were counted	July 2014-March 2015 (9 months)
Accumulation rate	1 point per month
Initial points balance as at March 2015	9 points

(b) The staff member is eligible to travel on home leave in even years and last exercised the home leave travel entitlement in August 2012. The staff member has not yet availed of the 2014 entitlement:

Period in which points were counted	August 2012-March 2015 (32 months)
Accumulation rate	1 point per month
Initial points balance as at March 2015	32 points

(c) The staff member is eligible to travel on home leave in even years and last exercised the home leave travel entitlement in December 2010. The staff member did not avail of the 2012 home leave entitlement and has not yet availed of the 2014 entitlement:

Period in which points were counted	December 2010-March 2015 (52 months)
Accumulation rate	1 point per month
Initial points balance as at March 2015	48 points (not 52)[b]

[a] Counted from the month in which the staff member departed on home leave.

[b] Under the former system of "odd" and "even" years, the staff member would have forfeited the 2012 home leave entitlement, since it had not been exercised prior to the end of 2013. Under the new points system, the staff member's accrual of points is subject to the maximum of 48 points, which fulfils the same purpose, i.e. to prevent the limitless accumulation of home leave entitlements in accordance with staff rule 5.2.

2. Home leave falls due on odd years

(a) The staff member is eligible to travel on home leave in odd years and last exercised the home leave travel entitlement in January 2015:

Period in which points were counted	January-March 2015 (3 months)
Accumulation rate	1 point per month
Initial points balance as at March 2015	3 points

(b) The staff member is eligible to travel on home leave in odd years and last exercised the home leave travel entitlement in July 2013:

Period in which points were counted	July 2013-March 2015 (21 months)
Accumulation rate	1 point per month
Initial points balance as at March 2015	21 points

(c) The staff member is eligible to travel on home leave in odd years and last exercised the home leave travel entitlement in August 2011. The staff member did not avail of the 2013 entitlement:

Period in which points were counted	August 2011-March 2015 (44 months)
Accumulation rate	1 point per month
Initial points balance as at March 2015	44 points

(d) The staff member is eligible to travel on home leave in odd years and last exercised the home leave travel entitlement in December 2009. The staff member did not avail of the 2011 or the 2013 home leave entitlement and has not yet availed of the 2015 entitlement:

Period in which points were counted	December 2009-March 2015 (64 months)
Accumulation rate	1 point per month
Initial points balance as at March 2015	48 points (not 64)[c]

[c] Under the former system of "odd" and "even" years, the staff member would have forfeited the 2011 and 2013 home leave entitlements, since they had not been exercised prior to the end of 2012 and 2014, respectively. Under the new points system, the staff member's accrual of points is subject to the maximum of 48 points, which fulfils the same purpose, i.e. to prevent the limitless accumulation of home leave entitlements in accordance with staff rule 5.2.

Scenario 2
Most recent home leave: advance

1. Home leave falls due on even years

(a) The staff member is eligible to travel on home leave in even years and last exercised the home leave travel entitlement as advance home leave in December 2013 (against the 2014 entitlement). The last time that the staff member travelled on home leave during the calendar year in which it fell due was in August 2012:

Period in which points were counted	August 2012-March 2015
August 2012-November 2013	Accumulation of 16 points
	(16 months at 1 point per month)
December 2013	Deduction of 24 points for exercising advance 2014 home leave entitlement
	Accumulation of 1 point
	Points balance: -7 (16-24+1)
January 2014-March 2015	Accumulation of 15 points
	(15 months at 1 point per month)
Initial points balance as at March 2015	8 points (-7+15)

(b) The staff member is eligible to travel on home leave in even years and last exercised the home leave travel entitlement as advance home leave in January 2015 (against the 2016 entitlement). The staff member also went on advance home leave in December 2013 (against the 2014 entitlement). The last time that the staff member travelled on home leave during the calendar year in which it fell due was in July 2012:

Period in which points were counted	July 2012-March 2015
August 2012-November 2013	Accumulation of 17 points
	(17 months at 1 point per month)
December 2013	Deduction of 24 points for exercising advance 2014 home leave entitlement
	Accumulation of 1 point
	Points balance: -6 (17-24+1)
January-December 2014	Accumulation of 12 points
	(12 months at 1 point per month)

January 2015	Deduction of 24 points for exercising advance 2016 home leave entitlement
	Accumulation of 1 point
	Points balance: -17 (-6+12-24+1)
February-March 2015	Accumulation of 2 points
	(2 months at 1 point per month)
Initial points balance as at March 2015	-15 points (-17+2)

2. Home leave falls due on odd years

(a) The staff member is eligible to travel on home leave in odd years and last exercised the home leave travel entitlement as advance home leave in August 2014 (against the 2015 entitlement). The last time that the staff member travelled on home leave during the calendar year in which it fell due was in July 2013:

Period in which points were counted	July 2013-March 2015
July 2013-July 2014	Accumulation of 13 points
	(13 months at 1 point per month)
August 2014	Deduction of 24 points for exercising advance 2015 home leave entitlement
	Accumulation of 1 point
	Points balance: -10 (13-24+1)
September 2014-March 2015	Accumulation of 7 points
	(7 months at 1 point per month)
Initial points balance as at March 2015	-3 points (-10+7)

(b) The staff member is eligible to travel on home leave in odd years and last exercised the home leave travel entitlement as advance home leave in December 2012 (against the 2013 entitlement). The staff member also went on advance home leave travel in December 2010 (against the 2011 entitlement). The last time that the staff member travelled on home leave during the calendar year in which it fell due was in December 2009. The staff member has not yet availed of the 2015 home leave entitlement:

Period in which points were counted	December 2009-March 2015
December 2009-November 2010	Accumulation of 12 points
	(12 months at 1 point per month)

December 2010	Deduction of 24 points for exercising advance 2011 home leave entitlement
	Accumulation of 1 point
	Points balance: -11 (12-24+1)
January 2011-November 2012	Accumulation of 23 points
	(23 months at 1 point per month)
December 2012	Deduction of 24 points for exercising advance 2013 home leave entitlement
	Accumulation of 1 point
	Points balance: -11 (-11+23-24+1)
January 2013-March 2015	Accumulation of 27 points
	(27 months at 1 point per month)
Initial points balance as at March 2015	16 points (-11+27)

Scenario 3
Most recent home leave: delayed

1. **Home leave falls due on even years**

(a) The staff member is eligible to travel on home leave in even years and last exercised the home leave travel entitlement as delayed home leave in February 2015 (against the 2014 entitlement). The last time that the staff member travelled on home leave during the calendar year in which it fell due was in July 2012:

Period in which points were counted	July 2012-March 2015
July 2012-January 2015	Accumulation of 31 points
	(31 months at 1 point per month)
February 2015	Deduction of 24 points for exercising delayed 2014 home leave entitlement
	Accumulation of 1 point
	Points balance: 8 (31-24+1)
March 2015	Accumulation of 1 point
Initial points balance as at March 2015	9 points (8+1)

(b) The staff member is eligible to travel on home leave in even years and last exercised the home leave entitlement as delayed home leave in December 2013 (against the 2012 entitlement). The staff member has not yet availed of the 2014

home leave entitlement. The last time that the staff member travelled on home leave during the calendar year in which it fell due was in August 2010:

Period in which points were counted	August 2010-March 2015
August 2010-November 2013	Accumulation of 40 points
	(40 months at 1 point per month)
December 2013	Deduction of 24 points for exercising delayed 2012 home leave entitlement
	Accumulation of 1 point
	Points balance: 17 (40-24+1)
January 2014-March 2015	Accumulation of 15 points
	(15 months at 1 point per month)
Initial points balance as at March 2015	32 points (17+15)

2. Home leave falls due on odd years

(a) The staff member is eligible to travel on home leave in odd years and last exercised the home leave travel entitlement as delayed home leave in December 2014 (against the 2013 entitlement). The last time that the staff member travelled on home leave during the calendar year in which it fell due was in August 2011:

Period in which points were counted	August 2011-March 2015
August 2011-November 2014	Accumulation of 40 points
	(40 months at 1 point per month)
December 2014	Deduction of 24 points for exercising delayed 2013 home leave entitlement
	Accumulation of 1 point
	Points balance: 17 (40-24+1)
January-March 2015	Accumulation of 3 points
	(3 months at 1 point per month)
Initial points balance as at March 2015	20 points (17+3)

(b) The staff member is eligible to travel on home leave in odd years and last exercised the home leave entitlement as delayed home leave in December 2012 (against the 2011 entitlement). The staff member did not avail of the 2013 home leave entitlement. The last time that the staff member travelled on home leave during the calendar year in which it fell due was in December 2009. The staff member has not yet availed of the 2015 home leave entitlement:

Period in which points were counted	December 2009-March 2015
December 2009-November 2012	Accumulation of 36 points
	(36 months at 1 point per month)
December 2012	Deduction of 24 points for exercising delayed 2011 home leave entitlement
	Accumulation of 1 point
	Points balance: 13 (36-24+1)
January 2013-March 2015	Accumulation of 27 points
	(27 months at 1 point per month)
Initial points balance as at March 2015	40 points (27+13)

Scenario 4
Combination of advance and delayed home leave travel since the home leave entitlement was last exercised in the year it fell due

1. **Home leave falls due on even years**

The staff member is eligible to travel on home leave in even years. The last time that the home leave entitlement was exercised in the year it fell due was in July 2008. The staff member exercised a succession of delayed and advance home leave entitlements since then, as follows: August 2009 (advance 2010 home leave entitlement), July 2013 (delayed 2012 home leave entitlement) and March 2015 (delayed 2014 home leave entitlement):

Period in which points were counted	July 2008-March 2015
July 2008-July 2009	Accumulation of 13 points
	(13 months at 1 point per month)
August 2009	Deduction of 24 points for exercising advance 2010 home leave entitlement
	Accumulation of 1 point
	Points balance: -10 (13-24+1)
September 2009-June 2013	Accumulation of 46 points
	(46 months at 1 point per month)
July 2013	Deduction of 24 points for exercising delayed 2012 home leave entitlement
	Accumulation of 1 point
	Points balance: 13 (-10+46-24+1)

August 2013-February 2015	Accumulation of 19 points
	(19 months at 1 point per month)
March 2015	Deduction of 24 points for exercising delayed 2014 home leave entitlement
	Accumulation of 1 point
	Points balance: 9 (13+19-24+1)
Initial points balance as at March 2015	9 points

2. Home leave falls due on odd years

The staff member is eligible to travel on home leave in odd years. The last time that the home leave entitlement was exercised by the staff member in the year it fell due was in August 2007. The staff member exercised a succession of delayed and advance home leave entitlements since then, as follows: July 2010 (delayed 2009 home leave entitlement), January 2012 (delayed 2011 home leave entitlement), December 2012 (advance 2013 home leave entitlement, exceptionally approved) and August 2014 (advance 2015 home leave entitlement):

Period in which points were counted	August 2007-March 2015
August 2007-June 2010	Accumulation of 35 points
	(35 months at 1 point per month)
July 2010	Deduction of 24 points for exercising delayed 2009 home leave entitlement
	Accumulation of 1 point
	Points balance: 12 (35-24+1)
August 2010-December 2011	Accumulation of 17 points
	(17 months at 1 point per month)
January 2012	Deduction of 24 points for exercising delayed 2011 home leave entitlement
	Accumulation of 1 point
	Points balance: 6 (12+17-24+1)
February-November 2012	Accumulation of 10 points
	(10 months at 1 point per month)

December 2012	Deduction of 24 points for exercising advance 2013 home leave entitlement
	Accumulation of 1 point
	Points balance: -7 (6+10-24+1)
January 2013-July 2014	Accumulation of 19 points
	(19 months at 1 point per month)
August 2014	Deduction of 24 points for exercising advance 2015 home leave entitlement
	Accumulation of 1 point
	Points balance: -11 (-7+19-24+1)
September 2014-March 2015	Accumulation of 7 points
	(7 months at 1 point per month)
Initial points balance as at March 2015	-4 points (-11+7)

Annex II

Sample sheet for the computation of initial balance of home leave credit points for staff members currently serving at duty stations with a 24-month home leave cycle who will be transitioned from the former system of "odd" and "even" years to the points system

The staff member is eligible to travel on home leave in even years and last exercised the home leave travel entitlement in July 2012. The staff member travelled on advance home leave in December 2013 (against the 2014 entitlement) and in January 2015 (against the 2016 entitlement):

Month	*Home leave taken*	*Home leave credit point accrual*	*Points balance*
July 2012	+24-24[a]	1	1
Aug. 2012		1	2
Sept. 2012		1	3
Oct. 2012		1	4
Nov. 2012		1	5
Dec. 2012		1	6
Jan. 2013		1	7
Feb. 2013		1	8
Mar. 2013		1	9
Apr. 2013		1	10
May 2013		1	11
June 2013		1	12
July 2013		1	13
Aug. 2013		1	14
Sept. 2013		1	15
Oct. 2013		1	16
Nov. 2013		1	17
Dec. 2013	-24	1	-6

[a] For the purposes of establishing the initial balance of home leave credit points of staff members, it is assumed that, the last time that they exercised their home leave in the year that it fell due, they had completed 24 months of qualifying service in accordance with staff rule 5.2 (a) and therefore had 24 points.

Month	*Home leave taken*	*Home leave credit point accrual*	*Points balance*
Jan. 2014		1	-5
Feb. 2014		1	-4
Mar. 2014		1	-3
Apr. 2014		1	-2
May 2014		1	-1
June 2014		1	0
July 2014		1	1
Aug. 2014		1	2
Sept. 2014		1	3
Oct. 2014		1	4
Nov. 2014		1	5
Dec. 2014		1	6
Jan. 2015	-24	1	-17
Feb. 2015		1	-16
Mar. 2015		1	-15

United Nations ST/IC/2015/12

Secretariat

20 May 2015

Information circular*

To: Members of the staff at Headquarters

From: The Assistant Secretary-General for Human Resources Management

Subject: **Language and communications programme at Headquarters — 2015**

1. Language courses in Arabic, Chinese, English, French, Russian and Spanish are organized to promote linguistic balance and multilingualism within the Secretariat and to improve the language capabilities of staff as mandated by the General Assembly in its resolutions 2480 B (XXIII), 43/224 D and 50/11. The courses provide the opportunity to learn the official languages of the Organization. For further career development, communication skills training provides hands-on practice for enhancing work-related writing and presentation skills.

2. The present information circular includes information on registration procedures, course offerings and the official policies of the United Nations Language and Communications Programme at Headquarters.

I. Course calendar for 2015

3. The Language and Communications Programme offers three terms per year, and all course registration is done in Inspira (https://inspira.un.org), as explained in the language learning section of the human resources portal (https://hr.un.org/page/language-learning). The remaining relevant dates for 2015 are as follows:

2015 spring term (12-week term)

Language classes:	20 April-10 July 2015
End-of-term examinations:	13-16 July 2015

* Expiration date of the present information circular: 31 December 2015.

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2015 fall term (9-week term)

First day of registration for placement tests:	10 July 2015
Registration for courses:	20 July-7 October 2015[1]
Last day to drop a course:	18 October 2015[1]
Language classes:	5 October-4 December 2015
End-of-term examinations:	7-11 December 2015

II. Types of language courses

4. Three types of language courses are offered each term: regular, intensive and specialized.

Regular courses

5. Regular courses range from level 1 (beginner) to level 8 or 9 (advanced), depending on the language. The courses focus on all language skills — speaking, listening, writing, reading and interacting — and are aimed at developing both fluency and accuracy.

6. Regular courses meet for a total of two, three or four hours per week for 12 weeks, depending on the language and level. Each lesson may last one, one and a half or two hours and usually takes place two or three times a week. Courses offered may start at the following times:

Before work: 8 or 8.30 a.m.

At lunch hour: 12, 12.30, 1, 1.30 or 2 p.m.

After work: 5, 5.30 or 6 p.m. (6 p.m. during the main part of the General Assembly session)

Intensive and semi-intensive courses

7. Intensive or semi-intensive courses may be offered as an alternative to the regular programme. Intensive or semi-intensive classes may be offered four days a week, usually from 8.10 to 9.45 a.m., and may be offered at any time during the year. This option is available in some languages and at some levels only.

Specialized courses

8. In response to students' interests and needs, the Language and Communications Programme offers specialized courses focused on a particular language skill, task or topic. These courses may meet for only one or two hours per week and may last less than 12 weeks.

9. Specialized courses offered vary by term, and new ones are introduced as student and work needs arise. Examples include courses that focus on calligraphy; conversation practice; understanding media and movies in the language;

[1] For full-term courses (9 or 12 weeks, depending on the term). For shorter courses, the last day to register is the Wednesday of the week when the course starts, and the last day to drop is the Friday of the week of the second lesson.

presentation skills; writing (e.g. correspondence writing, report writing, summary writing, writing for social media); pronunciation; and language proficiency examination preparation.

10. To adapt to staff mobility and flexible working arrangements, some specialized courses are now being offered in several alternative formats:

(a) **Online synchronous learning**. Usually offered through WebEx; participants in these courses all meet for a lesson at a specified time with the instructor(s) of the course;

(b) **Online asynchronous learning**. Participants complete coursework on their own time and schedule, and receive teacher feedback;

(c) **Blended learning**. Participants complete some coursework either in a traditional classroom or through WebEx and some coursework on their own time and schedule using online tools, for which they receive teacher feedback.

III. Registration

Eligibility

11. Internal learners are United Nations staff members at Headquarters with a United Nations grounds pass and an appointment valid until the end of a given course.[2] Using an Inspira account, they may register for language courses, including online options, at no cost, and are responsible only for purchasing any required textbooks or materials and for paying any incomplete attendance fees, if incurred.

12. Secretariat staff at other duty stations are also eligible to enrol in online learning options (see para. 10) at no cost, provided they have an appointment valid until the end of a given course.

13. External learners are all other applicants, including retirees, staff of United Nations funds and programmes, and delegates and staff of permanent missions to the United Nations. They may be eligible to take language courses, either at no cost or for a fee, as long as they have a United Nations grounds pass valid until the end of the course for which they register.[2] Detailed information on eligibility is available in the language learning section of the human resources portal (https://hr.un.org/page/language-learning).

Role of the supervisor

14. Students are encouraged to discuss with their supervisor any plan to take language classes in the programme, and to agree on a learning plan before submitting their registration.

15. Supervisors, taking into account the exigencies of service and requests received from other staff members, are encouraged to consider approving requests.

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[2] Students whose grounds pass expires before the end of a given course must provide a letter from their supervisor or the executive office indicating that it is expected that their contract will be extended at least until the date of the last lesson (or final examination) of the course. The letter must be attached to the registration request in Inspira.

16. Staff members in New York are entitled to a one-hour lunch break, which may be used for in-house training opportunities, for example a 60-minute language class. For lunchtime courses that last more than 60 minutes, it is recommended that:

(a) Supervisors grant additional time to commute from the office to the location of the language class;

(b) Supervisors grant 20 minutes for a quick meal before or after a language class;

(c) Staff members make arrangements, in collaboration with their supervisor, to compensate for time away from the office that is beyond the traditional lunch break.

Registration priorities and deadlines

17. Registration applications are processed on a first-come, first-served basis and according to these priorities:

(a) Continuing students are given priority to register for the following term of a level course, to ensure that they can continue their studies (provided that they submit their registration before the deadlines and provide all required documentation, including payment of fees if applicable);

(b) When the number of applications for a specialized course is higher than the maximum allowed, priority is given to students who have not taken the course during the two previous terms.

18. The number of students admissible to each class is limited. Interested students should therefore register early. Once a course is full, subsequent applicants are placed on a waiting list and admitted as enrolled students drop the course.

19. The registration deadline is always the Wednesday of the first week of a course, regardless of the duration of the course or the day of the week on which the course starts. However, a language coordinator may decide to close registration for a course earlier when the maximum number of students allowed has been reached. Conversely, if the beginning of a course is postponed, the registration deadline for that course may be postponed as well, depending on the number of students already enrolled.

Course schedules

20. Students may search for language course schedules either in Inspira or on the human resources portal, at https://hr.un.org/page/language-learning.

21. To find information and register in Inspira, students must first log in and do one of the following:

(a) Click on Main menu — Self-service — Learning — My learning. On the "My learning" page, they should type the language and the name of the course (if known);

(b) Browse the options by clicking on Browse catalog — Working for the UN — Languages — Language and Communications Programme and choosing the relevant language. They should then click on one of the following: Placement test,

Level courses, or Specialized courses. There may be more than one page of courses; click on Next (top right) to see further options.

22. In Inspira, a detailed description of the course is provided and includes course objectives, prerequisites, name(s) of teacher(s), location, days, hours and number of places available. To find the price of the course (for paying students only), see paragraph 71 below.

23. Any change made in the course details is immediately reflected in Inspira.

Course cancellations

24. A course that does not have the minimum number of students required may be cancelled. In such cases, students are notified by the coordinator of the language, and such course cancellation may happen:

(a) Until the end of the second week of the course for all 12-week courses (except level 1, semi-intensive and intensive courses);

(b) Until the end of the first week of the course for other 12-week courses (level 1, semi-intensive and intensive courses) and for specialized courses whose duration is less than 12 weeks.

Registration procedures

General information

25. Registration and related correspondence for language courses and placement tests at Headquarters must be completed in Inspira. No in-person registration is available.

26. Access to Inspira and the registration process are different for internal and external learners:

(a) Internal learners can log in using their index number;

(b) External learners who are new to the programme must first set up an Inspira account and request access to New York language courses; step-by-step instructions are available from http://hr.un.org/page/language-learning.

27. Students are responsible for reading and following all registration guidelines, rules and policies in the present circular and those found in the human resources portal.

28. Prior to submitting their registration, students should consider their work schedule, status (e.g. internal/external learner, paying/no-fee student) and previous experience with the Language and Communications Programme at Headquarters in the language for which they want to register (e.g. courses already completed, outstanding fees).

29. Students cannot request registration in two sections of the same course (same level and/or content but at different times or days) within the same term.

30. The submission of registration does not guarantee enrolment in a placement test or course. Registration may be delayed or rejected if, for example, the student does not meet course eligibility requirements, course meeting times overlap, or required documents are not attached in Inspira.

Placement tests

31. A student must take a placement test for a language if he or she is:

(a) A non-native speaker who is new to the programme and who has some knowledge of the language. Only beginners may enrol directly in level 1;

(b) A returning student who has not taken a course in that language in the programme for the past two consecutive terms or more.

32. Students who can provide proof of level of proficiency in a language may contact the coordinator of that language to request a written waiver of the requirement to take a placement test, and to receive course recommendations.

33. Placement test results are valid for two terms following the date of placement at a course level. The results of the exams will be available in Inspira (with a link to the results on the "My learning" page), and students shall register for the course level corresponding to their placement results.

34. Students enrolled in a level course who miss or fail their end-of-term examination (or any alternative form of course assessment) cannot request to take a placement test instead. They must reregister in the same level for any of the two subsequent terms.

Maximum number of enrolments per term

35. To ensure the most effective language learning possible, the Language and Communications Programme encourages students to focus on one language at a time.

36. Students may register for:

(a) Up to two 12-week courses per term in up to two languages (e.g. one level course and one specialized course; or two specialized courses); or

(b) Up to three courses per term in up to two languages if at least one of the courses is a short course (i.e. shorter than 12 weeks).

37. Prior authorization from the Head of the Language and Communications Programme is required in order to register within the same term for:

(a) Two level courses within two language programmes; or

(b) More than two 12-week courses (two 6-week courses may be considered equivalent to one 12-week course).

38. Work-related justifications for enrolment in multiple courses will be given priority consideration. Requests for more than one lunchtime course per day require prior approval from both the student's supervisor (with the exception of retirees) and the Head of the Language and Communications Programme. Enrolment in multiple courses scheduled for the same or overlapping times is not possible.

39. Students are encouraged to complete all level courses in one language before taking a level course in another language.

Confirmation of enrolment

40. Owing to priority placement, room availability and required last-minute changes, some enrolments can be confirmed only at the end of the week preceding the beginning of a term or course.

41. When a course registration request is confirmed, the student will receive an e-mail indicating that he or she is now enrolled and providing all course details. Only students who receive such e-mails are considered registered for a course. It is therefore critical that students maintain accurate and up-to-date contact information in Inspira.

42. Students who attend classes without having been successfully registered through Inspira are in violation of the Secretary-General's bulletin entitled "Status, basic rights and duties of United Nations staff members" (ST/SGB/2002/13). They should contact the Language and Communications Office at languages@un.org, or the coordinator concerned, if they are not on the attendance list for the class that they wish to attend.

43. When a course is cancelled, enrolled students are notified by the appropriate language coordinator. The students may enrol in another similar course, and the previous registration will be transferred accordingly.

Late arrival

44. Enrolled students who are unable to attend the first few days of class are advised to cancel their course registration as soon as possible, so that other students may attend courses from the first day.

45. Students may inform their teacher or the appropriate language coordinator of their late arrival and, to have the option of remaining in the course, must do so in accordance with the following timeline:

(a) By the end of the first week of:

(i) A level 1 course;

(ii) An intensive or semi-intensive course;

(iii) A specialized course whose duration is less than 12 weeks;

(b) During the second week of the course for all other 12-week courses not listed in subparagraph (a) above.

46. The teacher or the appropriate language coordinator may reserve the right to refuse to allow a student to begin attending a course late, and may inform that student that his or her enrolment is cancelled.

47. Even if the student informs the teacher or the appropriate language coordinator of his or her late arrival and is not dropped from the course, he or she will be considered absent for all the classes missed.

Cancellation or change of enrolment by the student

48. If a student cannot — or chooses not to — continue with a course, he or she must drop his or her course in Inspira (on the "My learning" page) before the deadline for dropping the course.

49. To avoid paying a penalty fee, students are advised to cancel their registration:

(a) Before the end of the first week of:

(i) A level 1 course;

(ii) A semi-intensive or intensive course;

(iii) A specialized course whose duration is less than 12 weeks;

(b) Before the end of the second week of:

(i) A level 2 to 9 course;

(ii) A 12-week specialized course.

50. Since students are responsible for their own registration, the opportunities to change a course or level after enrolment are very limited. Students must first contact the appropriate language coordinator by e-mail and provide a work-related or medical reason for the change of course or level.

51. If approved, changes in registration can be made only by the language administrators:

(a) Before the end of the first week of a level 1 course, a semi-intensive or intensive course or a specialized course whose duration is less than 12 weeks;

(b) Before the end of the second week for other courses.

52. Any change of course or level is final.

Students added to a course from the waiting list

53. A waitlisted student can be added to the class list after an enrolled student is removed from it.

54. It is advised that the waitlisted student regularly check the "My learning" page in Inspira to check if the status for the course has changed from "waitlisted" to "enrolled".

55. If a student's status has changed to "enrolled":

(a) It is the student's responsibility to catch up on the course content and assignments (if this seems too difficult or the student's work schedule has since changed, he or she may drop the course);

(b) The teacher will mark the student "present" for the days not attended while he or she was still on the waiting list (and thus did not appear on the teacher's class list during that time), since such absences are not to be considered in the determination of any penalties for low attendance.

Attendance and punctuality

56. The punctuality of teachers and students is an important part of the learning programme and demonstrates students' and teachers' respect for one another. Therefore:

(a) Students are responsible for attending and actively participating in language classes in which they are enrolled. They are expected to attend class on a regular basis and to complete the course assignments;

(b) Students are expected to be present throughout the class, including the first 15 to 20 minutes, when lesson content is introduced; and the last 15 to 20 minutes, when lesson content is summarized and homework provided.

57. In all cases, students are requested to inform their teacher in advance if they will need to arrive to a lesson late, leave a lesson early or be absent from a lesson. The teacher may provide the opportunity for a student to make up the work missed; however, especially when a student has not given any prior notice, the teacher is under no obligation to do so.

58. Penalty fees may apply to students who fail a course if they have low attendance. See the section on absenteeism and penalty fees below for more details.

Absenteeism and penalty fees

59. Staff and affiliated diplomats who enrol in courses and do not attend at all ("no show") or do not attend a minimum number of lessons (incomplete attendance) will be charged a fee of $125 when they try to register for a course in one of the two following terms (see paras. 76-78 below on how to pay fees). This scheme is designed to encourage staff to take enrolment seriously. Instances of "no shows" and incomplete attendance have financial ramifications on the programme and must therefore be kept to a minimum.

60. Students may be charged both an incomplete attendance fee and a no-show fee for two separate courses per term.

No-show fee

61. The no-show fee is payable for all types of courses (regular, intensive or specialized) when a learner wishes to register for a course but was enrolled in a course in one or both of the two previous terms and:

(a) Did not attend any lesson in that course;

(b) Did not cancel his or her registration in due time through the "My learning" page in Inspira;

(c) Did not, before or within the first week of classes (regardless of when the course started in the term), inform his or her teacher or the appropriate language coordinator by e-mail of planned absence during that period.

62. The no-show fee is charged only once per student per term, even if it may apply to more than one course in which the student was enrolled.

63. The no-show fee is $125 (see paras. 76-78 below on how to pay fees).

Incomplete attendance fee

64. The incomplete attendance fee is payable for all types of courses (regular, intensive or specialized) when a learner wishes to register for a course but was enrolled in a course in one or both of the two previous terms and:

(a) Attended less than 75 per cent of the classes for that course (or less than 65 per cent if it was a specialized course) and, in the case of regular and intensive courses, also failed the end-of-term examination (if a student has low attendance but

passes the examination or assessment for the course(s), he or she does not have to pay the fee);

(b) Did not take the end-of-term examination, even if he or she had good attendance and informed the teacher or coordinator in advance.

65. The incomplete attendance fee is charged only once per student per term, even if it may apply to more than one course.

66. The incomplete attendance fee is $125 (see paras. 76-78 below on how to pay fees).

Penalty fee waiver

67. Both the no-show fee and the incomplete attendance fee are automatically waived if students leave a gap of two terms before returning to the language programme (in that case, students will be required to take a placement test).

68. Students who owe an incomplete attendance fee and wish to register in one of the next two terms can request a waiver if they provide any of the following:

(a) A sick leave certificate;

(b) A copy of a mission assignment of which they were not aware at the time of registration (certification from the supervisor may be required);

(c) An official letter or e-mail from a supervisor (clearly indicating the supervisor's title and contact information; notes verbales are not accepted) explaining that the student had a change in work assignments that interfered with his or her ability to attend class.

69. All waiver requests for all courses within the same term to which they may apply must cover the entire period of absence in the case of consecutive absences (on mission, sick leave, etc.), or provide a detailed explanation in the case of several non-consecutive absences (change in work assignments, sick leave, etc.) or written justification, for example for medical or work-related reasons.

70. Students must attach to their registration request in Inspira any related documents that may justify a waiver. To do this, they should click on "Add attachment", select "Waiver request ..." and type that in the description box when they upload the document. Any waiver request submitted in person or sent by e-mail will not be accepted.

Paying students

71. Fees for each course are based on the number of lesson hours, as follows:

72 hours (e.g. 6 hours per week for 12 weeks), $600

60 hours (e.g. 5 hours per week for 12 weeks), $550

48 hours (e.g. 4 hours per week for 12 weeks), $500

36 hours (e.g. 3 hours per week for 12 weeks), $450

30 hours (e.g. 2.5 hours per week for 12 weeks), $400

24 hours (e.g. 2 hours per week for 12 weeks), $300

16-18 hours (e.g. 1.5 hours per week for 12 weeks), $200

12 hours (e.g. 1 hour per week for 12 weeks), $150

6-8 hours (e.g. 1 hour per week for 6 weeks), $100

72. United Nations official holidays and closures due to inclement weather may affect the total number of hours of some courses. All efforts will be made to replace any hours lost, but, in some cases, that may not be possible, and no refund will be given.

73. Unless students have a credit balance from one of the two previous terms, proof of payment must be submitted with the registration request in Inspira. Students will not be able to register without providing proof of payment.

74. Payments due at the time of registration may include new fees for courses in the forthcoming term and outstanding fees due from any previous terms.

75. Paying students are not subject to penalty fees, as they are required to pay full tuition upon registration. They must pay in full to repeat a course, regardless of their attendance. Neither a refund nor credit for future terms will be issued.

How to pay

76. All payments for a course (for paying students) or for a fee (for those who owe one) need to be made at the Cashier's Office, located on the 20th floor of the Secretariat Building. That office is open between 10 a.m. and 3.30 p.m., Monday to Friday.

77. Payment must be made in the form of cash or cheque (payable to the United Nations). Credit cards are not accepted, in accordance with Cashier's Office policy.

78. Students should note that payment is for the Language and Communications Programme. Students receive proof of payment, which they must upload to their registration request in Inspira.

IV. Communication skills training

79. Communication skills training is aimed at improving work-related writing and presentation skills in the working languages of the Organization, namely English and French. This responds to the recommendations of the Secretary-General on the implementation of the strategy for managing the Organization's human resources and other human resources management issues (see A/59/263).

80. Descriptions of the courses are provided on the human resources portal, at http://hr.un.org/page/language-learning.

Eligibility

81. To participate in communication skills training, students must have a high level of proficiency in the relevant language and have work duties that allow them to immediately apply what they are learning. For example, in order to participate in a course on the principles of report writing, one must currently write United Nations reports.

Scheduling

82. Writing courses may include a blend of group lessons and individual tutoring sessions with the instructor.

83. Communication skills training may take place outside the schedule for regular courses.

Department-requested training

84. Departments of the United Nations Secretariat with staff who perform writing or speaking tasks may request tailor-made courses for their specific needs. For example, such courses may address specific considerations for specialized fields (such as economics, accounting, security, peacekeeping, international law or human rights) that differ from those of other United Nations staff owing to specific guidelines, templates or other considerations. Further information can be obtained by contacting the coordinator of the relevant language programme.

V. Additional information

Course materials

85. Course participants are responsible for purchasing any textbooks or other course materials, as instructed by the teacher or coordinator during the first week of the term. Required textbooks may be available for purchase under special arrangements with vendors or in the United Nations Bookshop, located in the basement of the General Assembly Building.

Assessment of learning

Regular, semi-intensive and intensive courses

86. Assessment is an integral and mandatory part of the regular, semi-intensive and intensive courses of the Language and Communications Programme. Students who do not take the form of assessment required to validate their level in a given course, even if they come to class on a regular basis within the term, will be subject to an incomplete attendance fee if they register for any language course in one of the two following terms.

87. However, students may submit in advance an adequate written explanation to the appropriate coordinator if they are unable to take the assessment. The coordinator will then determine whether the work-related or unexpected reasons provided justify a make-up assessment or examination.

88. The dates and venues for the exams are provided at least two weeks in advance. End-of-term examinations are given after the last week of classes for regular, semi-intensive and intensive courses. On the date of the examination or course assessment, students are advised to come at least 10 to 15 minutes earlier than the appointed time. No extra time will be given to latecomers at the end of the scheduled examination period.

89. In order to advance to the next level in a language, students must pass both the written and oral components of the end-of-term examination (for which the minimum passing score is 65 points out of 100) or a continuous evaluation, if

offered. Participants who fail the examination may arrange to have a general discussion of the results by making an appointment with the appropriate language coordinator no later than two weeks after the end of the term.

90. Students who choose to repeat a level without taking the final examination or an alternative form of assessment will be subject to an incomplete attendance fee if their attendance was less than the minimum of 75 per cent of the lessons.

91. Students who pass a level but choose to repeat it should inform their teacher or the appropriate coordinator accordingly at the end of the course period. Exceptions are granted for re-enrolment at the same level in the subsequent term only. Students will not be asked to take the final examination again and will be able to join the next level the following term without paying an incomplete attendance fee, unless the attendance requirement for the repeated course has not been met.

Specialized courses

92. Specialized courses do not have end-of-term examinations. Teachers may choose to give students grades based on their level of attendance during the term (65 per cent minimum) and on evaluation criteria provided by the teacher at the beginning of the course. Grades for specialized courses, however, will not appear in Inspira.

Score reports

93. The results of course assessments will be posted and will be accessible to students in Inspira. From the "My learning" page, to the right of a course completed, click on "Print" to see course assessments.

Language proficiency examination

94. The United Nations language proficiency examination, administered by the Examinations and Tests Section, is the official test of a staff member's knowledge of a language and may be taken both by participants who have completed the highest level of the Language and Communications Programme regular courses in a language and by staff members who have achieved proficiency by other means. Information on the examination and the application process is available from www.un.org/exam/lpe.

VI. Enquiries

95. For general enquiries and information, students may contact the Language and Communications Programme:

(a) In person, Monday to Friday, at the DC2 Building, room DC2-200, from 1 to 3 p.m.;

(b) By e-mail, to languages@un.org;

(c) By phone, to:

(i) Victoria Ceban (Human Resources Assistant), 212-963-2315; or

(ii) Joseph Vukas (Staff Development Assistant), 917-367-2623.

96. For pedagogical enquiries or to arrange appointments, contact:

Arabic Programme Coordinator: Riadh Bounatirou, 212-963-8535

Chinese Programme Supervisor: Yong Ho, 212-963-2481

English Programme Coordinator: Jodi Nooyen, 212-963-2001

French Programme Coordinator: Pascal Schaller, 212-963-1847

Russian Programme Head Teacher: Anna Dvigubski, 212-963-7063

Spanish Programme Coordinator: Antonio Ramos Alvarez, 212-963-3329

97. For additional enquiries, contact Javier Zanon, Head of the Language and Communications Programme (zanon@un.org).